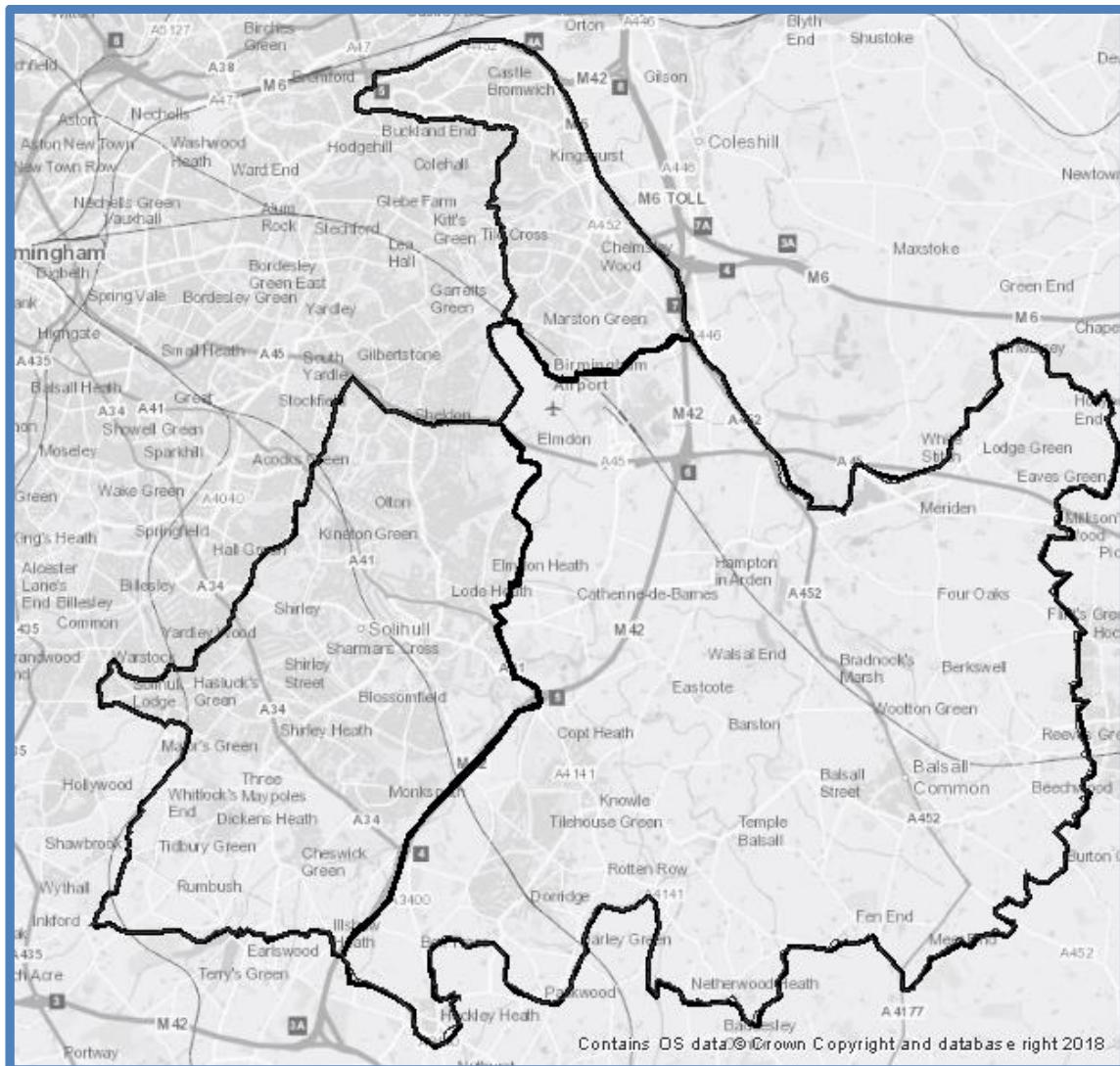




Solihull Homelessness Needs Assessment 2019



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Executive Summary

Homelessness Risk Factors

Homelessness covers those known to services (rough sleepers, those without a permanent address living in hostels, temporary accommodation and supported housing) as well as individuals and families in inadequate or insecure housing that may be unknown to services.

Homelessness is not randomly distributed and does not necessarily result from personal actions. It is more likely in deprived communities/households disadvantaged in finance, employment and support.

Living in poverty is central to homelessness and living in poverty as a child is an early warning sign.

Solihull health, wellbeing, employment and income measures tend to be better than across England as a whole, although inequalities exist across the borough. As a result, homelessness risk factors are greatest in North Solihull.

Solihull's housing market has conditions which make homelessness more likely. Solihull has a relatively small rented sector, the cost of private renting is high and affordable housing is difficult to access.

Locally young people and low income larger families faces particular challenges accessing affordable housing.

- Nearly a half of all Solihull households on the housing register are headed by someone aged under 35 years and waiting times are longest for single bedroom properties;
- The turnover of social rented housing (proportion of lettings to stock) is much lower for larger properties. For instance, three bedroom properties accounted for 27% of total stock, but just 13% of lettings.

Low income households are particularly at risk when changing tenure to private sector housing. Entry level private sector rents in Solihull are higher than the Local Housing Allowance rate meaning that such tenure change is of particular local concern.

Nationally, Welfare Reform and the roll-out of Universal Credit are a significant cause of rising debt, poverty and homelessness.

Solihull has below average levels of benefit dependency, although demand for local welfare support services is rising. For example, the local Money Advice service is currently being accessed by 42% more customers than a year ago and the Financial Inclusion team has seen a 62% rise in caseload.

Homelessness Demand and Statutory Homelessness

At the end of October 2019 there were 1,180 Solihull households known to services for whom homelessness was an actual or potential issue in their lives. This includes four rough sleepers, 373 households in Temporary Accommodation including budget hotels and 92 households in supported accommodation or refuge.

It is impossible to project the future numbers of homeless Solihull households or future service demand, with the impact of the Homelessness Reduction Act and its increased emphasis on prevention in its infancy.

However, given further planned Welfare Reform, it is difficult to envisage falls in homelessness presentations. In fact, more extensive information and advice services aimed at hard to reach individuals may result in greater service demand.

The policy focus needs to be on effectively and efficiently dealing with those households presenting as homeless, rather than seeking to manage the number of households presenting (the latter would require national action on poverty and affordable housing building).

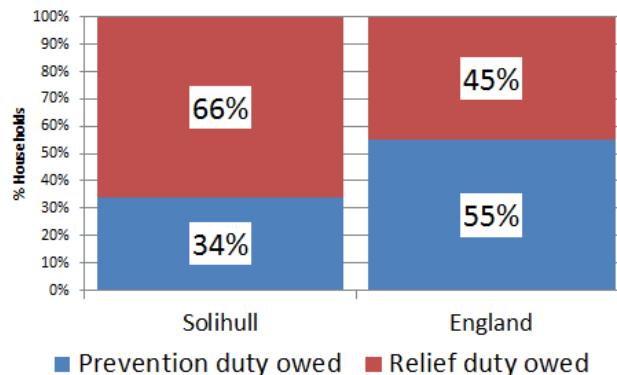
Official data shows that there were important differences between the composition of Solihull households deemed eligible for a statutory homelessness duty in 2018/19 and England as a whole.

- Proportionally more Solihull households were owed a duty because their family or friends could no longer accommodate them (42% compared to 32% for England) or because they had suffered violence or harassment (23% compared to 11%). By contrast, fewer were owed a duty because their private rented sector tenancy had ended (16% compared to 24%);
- More Solihull households owed a duty of prevention or relief had specific support needs (69% compared to 44% for England). Of these Solihull households a third had mental health needs;
- More Solihull households owed a duty were single adults (71% compared to 60% for England);
- 37% of Solihull households owed a homelessness duty were aged 16-24 years compared to 21% for England.

Statutory homelessness outcomes in Solihull tend to be less favourable than the England and West Midlands averages.

- Solihull has a higher level of statutory homelessness acceptances (1.83 compared to 1.26 per 1,000 households for England). The number of homeless households deemed not in priority need is also above average (0.75 compared to 0.4 per 1,000);
- Proportionally fewer Solihull households owed a main homelessness duty are eligible for prevention than England (34% compared to 55%) and more are eligible for relief (66% compared to 45%);
 - This is likely to be linked to the fact that 28% of Solihull approaches are by households homeless on the day of the approach and therefore classified as in crisis.

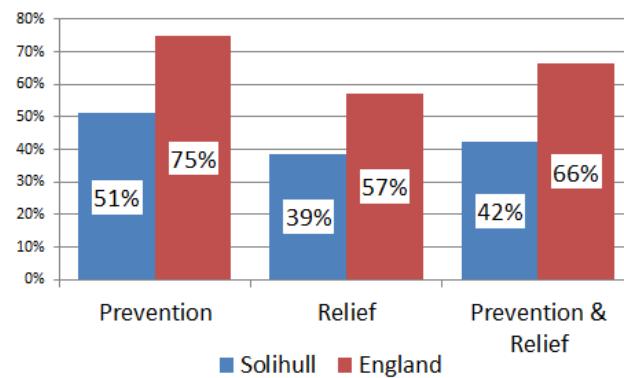
Homelessness Duty Owed 2018/19



Source: MHCLG

- Fewer Solihull cases of prevention or relief end successfully (securing accommodation for 6 months or more) than across England as a whole;

Successful Outcomes to Prevention and Relief Duty 2018/19



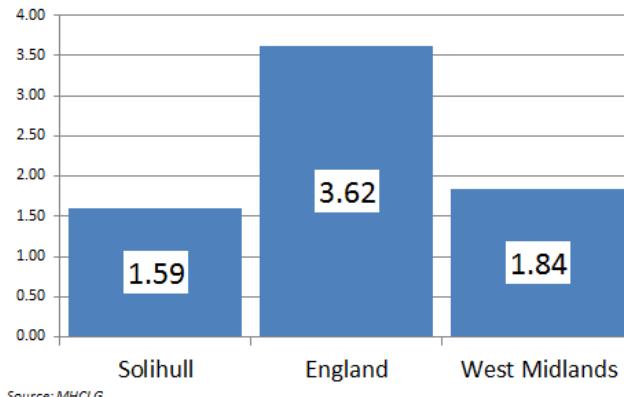
Source: MHCLG

- Fewer Solihull households that successfully exit either prevention or relief go into private rented housing than the England average, with more going into social rented housing or finding accommodation with family/friends.

By contrast, some statutory homelessness outcomes in Solihull are in-line with or more favourable than regional and national benchmarks:

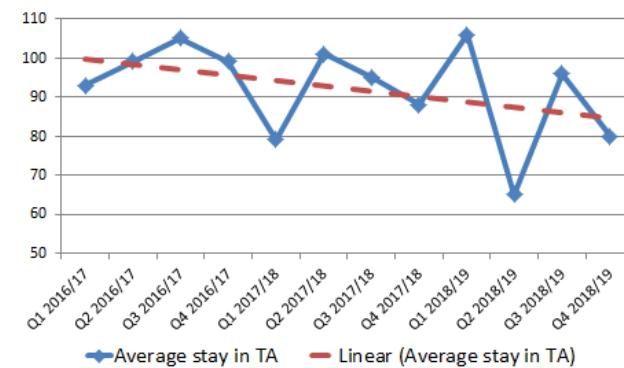
- In 2018/19 the total number of Solihull households assessed as being owed a statutory homelessness duty was in-line with the England average (11.7 compared to 11.0 per 1,000 households).
- At the end of 2018/19 far fewer Solihull households were living in Temporary Accommodation than the England average (1.59 compared to 3.62 per 1,000 households).
 - However, the number of Solihull households living in Temporary Accommodation increased during 2018/19, including a rise in the number of children.

**Households Living in Temporary Accommodation per
1,000 Households March 2019**



- At the end of 2018/19 just seven Solihull households were living in bed and breakfast hotels and none in hostels. Far fewer homeless Solihull households were living in a hotel than across England as a whole (0.8 compared to 3.0 per 10,000);
- The amount of time spent by Solihull households living in Temporary Accommodation fluctuates, but is trending downwards long-term, from 99 days in 2016/17 to 88 in 2018/19 (-11%).

**Average Days Spent by Solihull Households in
Temporary Accommodation (Quarterly Average)**



It is impossible to accurately identify the number of households that qualify as hidden homeless. However, data from the 2011 Census shows that overcrowding is less of an issue in Solihull than nationally, although there are a relatively large numbers in North Solihull.

Concealed households tend to be headed by younger people. This and the fact that the number of households with non-dependent children increased rapidly 2001-2011 is consistent with national evidence that young people are increasingly unlikely to be able to afford their own home.

The Impact of Homelessness

The negative impact of homelessness on health and wellbeing is well established, although national evidence is mostly focused on those experiencing chronic homelessness (rough sleepers and those living in hostels).

Poor health and wellbeing outcomes for those experiencing chronic homelessness are exacerbated by disadvantages in accessing the healthcare system.

Providing healthcare for the chronic homeless population is far more costly than the general population due to much higher levels of use of acute services (A&E) and lower use of primary services.

National research on the negative impacts of homelessness on children is more rounded and extensive and includes children living in Temporary Accommodation.

The negative effects of Temporary Accommodation on the emotional wellbeing and development of children as well as their physical and mental health and education are well established. The negative impacts increase the longer a child lives in Temporary Accommodation or unsuitable housing.

Homelessness among young people is often the result of family breakdown and can exacerbate existing mental health and substance misuse problems.

Unemployment can be both a cause and consequence of homelessness, with research emphasising the difficulty of maintaining a job when homeless.

53% of Solihull households eligible for prevention or relief were workless. Worklessness is much higher among chronic homeless population.

Most homeless people want to work, but face significant barriers: low level qualifications, an absence of soft employability skills, lack of confidence/self esteem, limited employment history.

The labour market and benefit system is also seen as disincentivising employment among homeless people with welfare sanctions a particular issue.

Homelessness can be a trigger for criminal activity. A history of homelessness and insecure housing is very high among the prison population. Stable housing solutions are vital in preventing re-offending.

People reporting as homeless are often the victim of criminal behaviour and domestic violence. Rough sleepers are disproportionately victims of crime (77% say they suffered ASB or crime in last year), but tend not to report incidents to police.

Police custody and the Courts provide many opportunities for addressing the underlying causes of homelessness such as mental ill health. But too often prisons are the only place where offender's healthcare and social needs are addressed.

Establishing an estimated financial cost of homelessness at a national level is difficult as costs vary by the location, duration and nature of support provided by homelessness services.

Preventing and quickly resolving homelessness is typically much less expensive for the public sector than allowing homelessness to be experienced for sustained periods or on a repeated basis. Research suggests homelessness cases can cost the public purse from £15,000 to £83,000 depending on complexity and duration.

What is Homelessness?

The legal definition of homelessness in the UK is, as follows¹:

A person is homeless if they have no accommodation available which they are entitled to occupy. A person is also homeless if they have accommodation but it is unfit for occupation, entry cannot be secured or the accommodation consists of a moveable structure which has no permission to place somewhere or reside within.

The European Federation of National Associations Working with the Homeless (FEANSTA) defines homelessness through the typology in the table below, with four broad categories of housing status: roofless, houseless, insecure and inadequate².

European Typology of Homelessness and Housing Exclusion		
Conceptual Category	Operational Category	Living Situation
Roofless	Rough Sleeping	Public or External Space
	Emergency Accommodation	Night Shelter
Houseless	Homeless Accommodation	Homeless Hostel Temporary Accommodation Transitional Supported Accommodation
	Women's Shelters	Women's shelter accommodation
	Accommodation for Immigrants	Temporary accommodation/ reception centres Migrant workers accommodation
	People due to be released from Institutions	Penal institutions Medical institutions Children's institutions/homes
	People receiving longer-term support (due to homelessness)	Residential care for older homeless people Supported accommodation for formerly homeless people
Insecure	Insecure Accommodation	Temporarily with family/friends No legal (sub)tenancy Illegal occupation of land
	Under threat of eviction	Legal orders enforced (rented) Re-possession orders (owned)
	Under threat of violence	Police recorded incidents
Inadequate	People living in temporary/non-conventional structures	Mobile homes Non-conventional building Temporary structure
	People living in unfit housing	Occupied dwellings unfit for habitation
	People living in extreme overcrowding	Highest national norm of overcrowding

Source: FEANSTA

Homelessness Risk Factors

National Evaluation of Homelessness Risk Factors

The reasons for becoming homeless are complex, with a number of interlinked personal and social factors that contribute towards people being at risk of, or losing their accommodation³.

Homelessness Risk Factors	
Structural Factors	Personal Factors
Poverty	Debt
Inequality	Poor physical/mental health
Housing supply and affordability	Experience of violence, abuse, neglect or harassment
Unemployment or insecure employment	Alcohol and/or drug misuse
Access to social security	Bereavement or relationship breakdown
	Living an institution (e.g. prison, care, armed forces)
	Being a refugee

Source: Public Health England

Similar guidance by the Scottish Government shows that many of personal risk factors relate to childhood experiences including being part of a homeless family as a child, missing school, running away from home or residential care and moving house frequently⁴.

Researchers from Heriot Watt University challenge the notion that “we are all two pay cheques away from homelessness” and that homelessness is not randomly distributed across the population⁵. It suggests that individual, social and structural risks are largely predictable and that, although individual causes are important in many cases, the main risks are structural. Particular homelessness risk factors highlighted include:

- The centrality of poverty and particularly childhood poverty;
- The impact of local labour and housing market conditions;
- The absence of social support networks, particularly family.

To illustrate the point that the probability of homelessness is very high for some disadvantaged groups, the paper draws two examples from either end of the risk spectrum.

Risk of Homelessness – Illustrative Examples		
Characteristics	Individual 1	Individual 2
Gender & Ethnicity	White Male	Mixed ethnicity female
Upbringing	Relatively affluent upbringing rural south of England	Experienced poverty as a child and was raised by a lone parent
Educational attainment	Unproblematic school career, graduated university at 21	Left school or college at 16
Housing situation at age 26	Living with parents	Living as renter
Employment	Employed	Spells of unemployment
Own household status	No partner, no children	Lone parent
Predicted probability of homelessness by age 30	0.6%	71.2%

Source: Bramley & Fitzpatrick

This recognises that people in more deprived areas are likely to have less positive personal outcomes across a wide range of personal health, wellbeing, financial and social outcomes. A view which is consistent with Professor Peter Marmot's review of inequalities in health and wellbeing that emphasised the social gradient of health and the importance of good housing and employment in reducing inequalities⁶.

The research by Heriot Watt suggests that the largely predictable nature of homelessness risk factors provides opportunities to develop early preventative interventions for groups who are at a high risk of homelessness. They argue that, at a national level, action to address child poverty should be an overriding policy priority⁷.

Local Evaluation of Homelessness Risk Factors

The Solihull [Joint Strategic Needs Assessment \(JSNA\)](#) considers many of the personal risk factors associated with homelessness⁸. There is little evidence to suggest that the Solihull population is more vulnerable to these personal risk factors than the national average. In fact, at a borough level, many key health and wellbeing indicators are more positive in Solihull than across the country as a whole. For instance:

- Life Expectancy for both men and women is nearly a year longer in Solihull than the England average⁹;
- At the time of the 2011 Census 4.9% Solihull working age population suffered from serious life limiting illness or disability compared to the England average of 5.6%¹⁰;
- The Solihull premature mortality rate is one of the best in the country (36th lowest out of 150) and the lowest in the West Midlands¹¹;
- 12% of adults aged 18 and over registered with a Solihull practice indicated that they suffered from depression and anxiety, less than the England average of 14%¹²;
- The Solihull rate for alcohol specific related conditions is below the England average¹³;
- The number of Opiate and/or Crack users in Solihull is proportionally lower than the England average¹⁴;
- The proportion of lone parent families with dependent children in Solihull is in-line with the England average, but slightly below that for the West Midlands (11% of all households)¹⁵;
- The Solihull child protection rate is 8% lower than the England average¹⁶, although the number of Looked After Children is proportionally higher (partly due to the number of local Unaccompanied Asylum Seeking Children)¹⁷.

However, good health and wellbeing is not universal across Solihull and residents in North Solihull and some other more deprived areas of the borough are more likely to have health and wellbeing needs. For instance:

- Solihull residents in the most deprived 10% of the population live on average 11 years less than those in the least deprived. The inequality in Life Expectancy in Solihull is the one of the highest in the country, with the gap trending upwards¹⁸;
- At the time of the 2011 Census 9.2% of North Solihull working age population suffered from serious life limiting illness or disability compared to the average of 3.9% across the rest of the borough¹⁹;

- 13% of adults registered at a North Solihull GP practice suffer from depression compared to less than 7% of registered patients at practices elsewhere in the borough²⁰;

National research has established the importance of local conditions in relation to the structural causes of homelessness. In terms of income deprivation and employment conditions in Solihull as a whole are relatively favourable.

Compared with national and regional comparators income levels in Solihull are above average and the Solihull population is relatively less exposed to poverty. For instance:

- Solihull is the 31st least income deprived upper tier local Authority in England (out of 151) and ranked only behind Warwickshire in the West Midlands region²¹;
- In 2017 Solihull's Disposable Household Income per head was 12% higher than the UK average, the 2nd highest in the West Midlands and 34th highest out of 179 economic areas in the UK²²;
- In 2016 15% of children in Solihull lived in a low income family compared to 20% in the West Midlands and 17% across the UK²³.

However, the population of North Solihull has a far greater risk of exposure to income deprivation and poverty than either the rest of the borough or nationally. For instance:

- 73% of the North Solihull population live in the 20% most deprived income deprived areas in the country (including 29% in most deprived 5% of areas), compared to just 3% in the rest of the borough²⁴;
- 2016 estimates show that average annual incomes in North Solihull are 22% lower than the rest of the borough and 31% lower when housing costs are taken into consideration²⁵;
- In 2016 33% of children in North Solihull lived in a low income family compared to 9% in the rest of the borough²⁶.

For Solihull as a whole there is little evidence to suggest that the local labour market represents a significant structural homelessness risk. For instance:

- Solihull has one of the 20 largest labour markets outside of London and the South East, with job density in the borough 22% higher than the Great Britain average²⁷;
- The working age employment rate in Solihull is higher than the UK average (78% compared to 75%)²⁸, with most of the borough's residents living just 13 minutes from a large employment site by public transport or walking²⁹;
- At 3.1% the working age unemployment rate in Solihull is lower than UK (4.2%) and West Midlands (4.8%) averages³⁰.

As with income deprivation the risks of poor employment outcomes are significantly greater among the North Solihull population, reflecting differentials in educational attainment and adult skills. For instance:

- Claimant unemployment is nearly five times higher in North Solihull than the rest of the borough (7.8% compared to 1.6%)³¹;

- The number of year 12 and 13 school leavers who are Not in Employment, Education or Training (NEET) is four times higher in North Solihull than the Rest of the Borough³²;
- 55% of pupils attending a school in North Solihull achieved A*-C grades in English and Maths compared to 74% of pupils attending a school in the rest of the borough³³;
- At the time of the 2011 Census 29% of adults aged 16-64 living in North Solihull had no formal qualification, compared to 10% in the rest of the borough³⁴.

The Solihull housing market and the functioning of the welfare and benefit system warrant more detailed consideration.

The Housing Market

A number of broad trends in the national housing market are worth noting for the impact they have on access to affordable housing for those on low incomes.

- Private renting represents an increasing proportion of the market, rising from 14% to 20% in the 10 years 2007/08 to 2017/18³⁵. This is significant because:
 - A relative lack of security in the private rented sector, with a third of initial tenancies just 6 months in duration³⁶;
 - Average weekly private sector rents are 87% higher than in the social rented sector (£193 compared to £103 pw)³⁷. Private sector rents increased by 16% between 2011 and 2018³⁸;
 - Rental costs accounted for a larger proportion of income in the private rented sector, particularly for young people (age 16-24 45% of income) and lone parents (42% of income);
 - The growth of private renting has exposed many more low-income households to higher housing costs. The proportion of private sector tenants in receipt of help with housing costs has fallen from around one-quarter in 2014/15 to around one-fifth in 2017/18³⁹. Tenure change is identified by the Institute of Fiscal Studies as the main cause of rising housing costs among the lowest income households (bottom two quintiles)⁴⁰.
- A long-term decline in the size of the social rented sector, partly caused by Right-to-Buy sales. For instance in 2017/18 the number of Right-to-Buy sales took over 16,000 units off the market, representing 46% of all social and affordable units built in the year⁴¹,
 - The decline in the size of the sector means that annual lettings are currently less than half the level recorded in the late 1990s⁴². The number of social lets to homeless households fell by 18,000 in the 10 years 2007/08 to 2017/18⁴³;
 - This trend is compounded by increasingly stringent financial checks by Housing Associations that are making it more difficult for homeless households to get tenancies⁴⁴. Similarly, the proportion of new Council lettings to homeless families has fallen from 30% in 2007/08 to between 22% and 25% currently⁴⁵.
- The supply of new affordable housing remains well below need. The National Housing Federation estimate an annual requirement for 90,000 units of social rented housing and a

further 28,000 low-cost home ownership dwellings and 32,000 for intermediate rent. Current delivery is below 35,000 units⁴⁶.

Solihull is affected by many of these national trends, although the structure of the Solihull housing market is very different from national and regional comparators, with higher levels of home ownership and lower levels of renting (private and social)⁴⁷.

Housing Market Tenure - % Households			
Tenure	Solihull	West Midlands	England
Owned	73.9%	64.9%	63.3%
Shared ownership	0.6%	0.7%	0.8%
Social rented	14.9%	19.0%	17.7%
Private rented	9.9%	14.0%	16.8%
Living rent free	0.7%	1.5%	1.3%
All Rented	24.8%	33.0%	34.5%

Source: ONS Census 2011

North Solihull has a different tenure pattern to the rest of the borough. Households in North Solihull account for 39% of the Borough's rented housing (56% of social rented, 14% of private rented housing) and just 12% of home ownership. Over 44% of all households in North Solihull are social renters compared to 8% in the rest of the borough⁴⁸.

	Housing Tenure in Solihull			
	% Households		% Borough Total	
	North Solihull	Rest of Borough	North Solihull	Rest of Borough
All Households			19%	81%
Owned	47.0%	80.1%	12%	88%
Shared ownership	0.7%	0.6%	22%	78%
Social rented	44.3%	8.1%	56%	44%
Private rented	7.3%	10.5%	14%	86%
Living rent free	0.6%	0.8%	16%	84%
All Rented	51.6%	18.6%	39%	61%

Source: ONS Census 2011

Housing in Solihull is comparatively expensive for those on lower incomes and benefits. For instance:

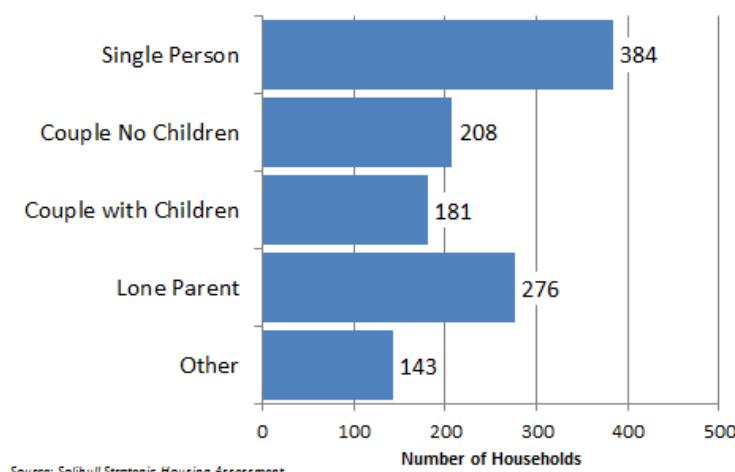
- In 2018 the average house price in Solihull was £270,500 13% higher than the England average and 44% higher than that for the West Midlands⁴⁹;
- Lower quartile house prices are nearly nine times higher than earnings (across England the ratio is 7.3 and West Midlands 6.9)⁵⁰;
- The lower quartile price ratio in Solihull has been rising steadily over the last few years so that, as a proportion of earnings, lower quartile houses in Solihull are nearly a third less affordable than they were five years ago. As a result the gap in the lower quartile ratio between Solihull and England is widening⁵¹;

- With the exception of North Solihull, entry level private sector rents in Solihull are higher than the Local Housing Allowance (LHA) rates even though the LHA should be higher than entry level costs⁵²;
- The affordability of housing in Solihull is particularly challenging for lone parent households, young single people and households requiring larger properties⁵³.

Like other areas of the country the supply of affordable housing is constrained with need particularly acute for certain household types and age groups.

- In March 2016 there were 13,944 'affordable' homes in Solihull, representing 15% of all housing in the Borough. This is a lower proportion of the housing stock than the West Midlands average. However, data from Homes England shows that in the three years 2015/16 to 2017/18 the number of affordable housing completions has been relatively high (25 per 10,000 population in Solihull compared to 22 per 10,000 and 24 per 10,000 in the West Midlands)⁵⁴;
- The Solihull Strategic Housing Market Assessment identified that around 1,200 newly forming and existing Solihull households per year will have a requirement for affordable housing from 2014 through to 2033ⁱ, with nearly a third likely to be single people and nearly a third lone parents⁵⁵.

Annual Need for Affordable Housing 2014 to 2033



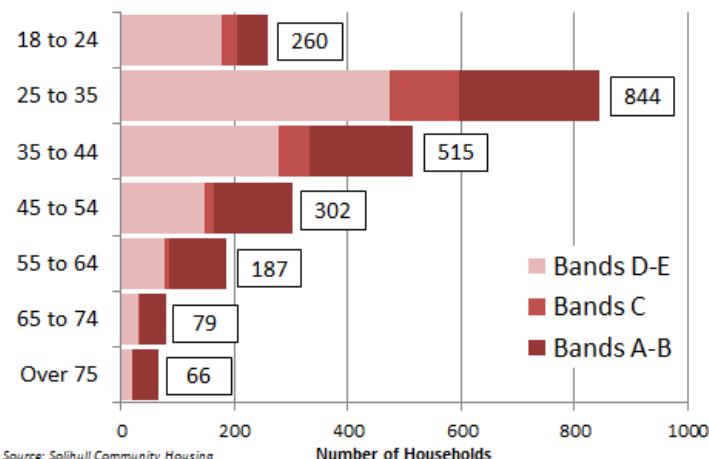
The Solihull Housing Register shows both the extent of housing demand in Solihull and the degree to which there are particular pressure points in the supply/demand balance⁵⁶.

- There are currently 2,253 households on the Solihull housing register with a housing need (Bands A-E), with over a third of these classified as being in the most urgent housing need (Bands A-B);
- Nearly a half of all households on the housing register are headed by someone aged under 35 years, with the largest group being those aged 25-35 (37%);

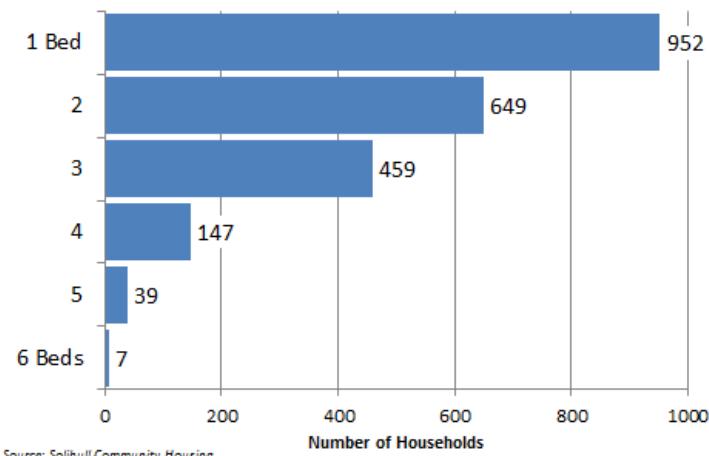
ⁱ This is the gross total. It is estimated that annual supply through re-lets will be 981 per year, leaving a net requirement of 210 affordable housing units per year 2014 to 2033.

- 91% of all households on the housing register have a requirement for 1, 2 or 3 bedroom properties, with the largest requirement being for one bedroom (42%), longer average waiting times reflect the greater demand for this type of property.

Households on the Solihull Housing Register by Age



Households on the Solihull Housing Register by Size

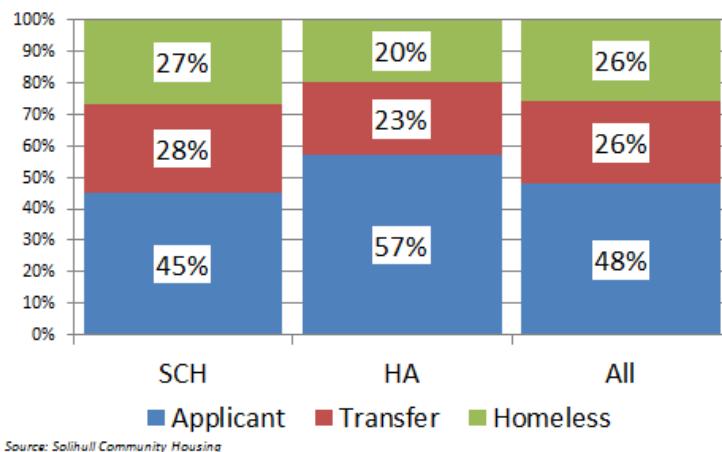


There were 863 lettings to households on the Solihull housing register in 2018/19, either directly by Solihull Community Housing as the Registered Social Landlord (711 lettings) or indirectly via Housing Associations (152 lettings). A quarter of all these 863 lettings in 2018/19 were made to households classified as homeless (220 lettings).

Lettings to Households on the Solihull Housing Register 2018/19					
	All Lettings	Applicant	Homeless	Transfer	% Homeless
Solihull Community Housing (RSL)	711	322	190	199	27%
Housing Association (HRA)	152	87	30	35	20%
All Lettings	863	409	220	226	25%

Source: Solihull Community Housing

2018/19 Social Housing Lettings by Type of Applicant



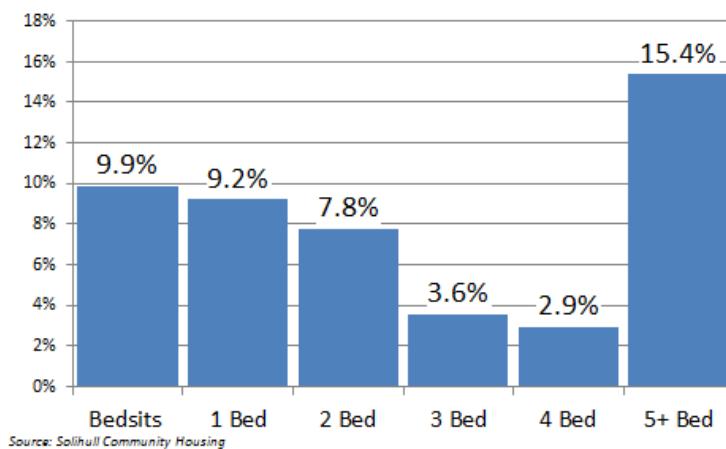
As the Registered Social Landlord (RSL), Solihull Community Housing let 711 social housing units in 2018/19 to households on the housing register, equating to 7.1% of total stock. Around 70% of SCH stock consists of one and two bedroom properties which accounted for 83% of lettings in 2018/19. The most significant pressure point is for larger three and four bedroom properties. For instance, three bedroom properties accounted for 27% of total stock, but just 13% of lettings.

Solihull Community Housing Stock and Lettings in 2018/19			
Current stock	Current stock	Lettings 2018/19	% Turnover
Bedsits	142	14	9.86%
One bedroom	3,955	364	9.20%
Two bedrooms	2,945	229	7.78%
Three bedrooms	2,673	95	3.55%
Four bedrooms	240	7	2.92%
Five bedrooms	12	2	16.67%
Six or more bedrooms	1	0	0
Total	9,968	711	7.13%

Source: Solihull Community Housing

Solihull Community Housing Lettings 2018/19

Lettings as % of Stock (Turnover)



The Benefit System and Welfare Reform

At a national level Welfare Reform has significantly impacted on the affordability of housing and the number of households either presenting as homeless or at risk of homelessness. A 2017 report by the National Audit Office states that welfare reforms have played a crucial part in rising homelessness⁵⁷.

Shelter reports that over half of homeless families in England are in work⁵⁸, although these are households that may still rely on benefits to supplement their income and contribute towards housing expenses.

Since 2011, the Department for Work & Pensions has introduced a series of welfare reforms designed to reduce overall welfare spending and to provide incentives for benefit recipients to take up employment. These Welfare Reforms include the roll-out of Universal Credit, the Benefit Cap on adults aged 16-64, the Spare Room Subsidy (a change to Housing Benefit Entitlement that means households receive less in housing benefit if they live in a housing association or council property that is deemed to have one or more spare bedrooms) and the freezing of Local Housing Allowance rates.

A range of research focuses on concerns about the overall Welfare Reform programme, its cumulative effect, impact on vulnerable households and administration:

- Crisis notes that the additional reductions in benefits already planned for 2020 are likely to result in further financial stress⁵⁹;
- Households are subject to more than one of these reforms which has a cumulative impact on households that rely on more than one benefit⁶⁰;
- Young people and those living in high value areas particularly badly affected by the Local Housing Allowance caps and the working age benefit freeze⁶¹;
- Households with a person in receipt of disability benefits are more heavily impacted by reforms than other households, particularly where someone is in receipt of Disability Living Allowance or Personal Independence Payment. Similarly, families with children are more

likely to be heavily affected. Over 84% of working-age households that will lose over £50 per week have children, either as lone parents or couples⁶²;

- Benefit sanctions disproportionately affect homeless people, with a survey finding that a third of homeless people receiving Jobseekers Allowance were subject to a sanction (3% rest of population) and one in five receiving Employment & Support Allowance did so (2.7% rest of population)⁶³;
- A lack of evaluation by the Department of Work and Pensions on the impact of Welfare Reform on homelessness or the impact of the mitigations that it has put in place⁶⁴.

The benefit cap and the freeze in Local Housing Allowance rates are a specific concern:

- Research has shown that tenants on the benefit cap are two-thirds more likely to be in rent arrears than all other tenants receiving Housing Benefit⁶⁵;
- The amount received in Housing Benefit (or the housing costs element of Universal Credit) is determined by the Local Housing Allowance (LHA), which varies by area to reflect local rent levels. In 2011 LHA rates were capped, and a four year freeze in LHA began in 2016. This has meant that as private rents have continued to rise, the amount of Housing Benefit families receive has not risen accordingly.

The Welfare Reform with the most widespread impact and the most likely to result in financial distress for households appears to be the adoption and roll-out of Universal Credit.

- Nearly two thirds of local authorities surveyed by Crisis anticipate a “significant” increase in homelessness as a result of the full roll-out of Universal Credit, with a further 25% expecting some level of increase⁶⁶;
- The delay experienced by claimants Universal Credit claimants before they receive their first payment is pushing some into rent arrears. Analysis for the Children’s Commissioner’s Office shows that the 5 week wait for their first UC payment pushes 70% of families from a cash surplus to cash shortfall⁶⁷.

The Department of Work and Pensions undertook a survey of Universal Credit Full Service Users in June 2018, providing evidence of how people are managing their finances⁶⁸. It found that 40% of respondents were falling behind or experiencing real financial difficulties. As many as 50% had to obtain additional funds during the three months prior to interview, primarily from friends or family (33%), an advance from the DWP (13%) and bank overdrafts (11%). Other, less common, sources of funds included charities, payday loan companies, doorstep lending companies and credit cards or bank loans.

The DWP survey also provides evidence that managing housing costs is a particular challenge, particularly for social housing tenants. For instance:

- Slightly more than one third of claimants receiving Universal Credit payments towards their housing costs were in arrears;
- Among those who were in arrears, two thirds said they fell into debt after they made their claim for Universal Credit;

- There were also signs of the situation deteriorating over time for some claimants. Seven out of ten of those in arrears at three months into their claim were still in arrears at the eight to nine month point and 44% said the amount they owed had become larger.

The evidence suggests that benefit dependency among the Solihull population is lower than average and that proportionally fewer households are affected by benefit income reduction. For instance:

- In 2018/19 total expenditure by the Department for Work and Pensions on working age welfare benefits in Solihull was 20% lower per head of population than either of the England or West Midlands averages (Solihull expenditure was £85.50 per head compared to £107.24 for England and £106.31 for the West Midlands)⁶⁹;
 - Expenditure per head in Solihull was less than England for a range of benefits including Disability Allowance, Employment & Support Allowance and Housing Benefit.
- In May 2019 115 Solihull households were subject to the benefit cap, proportionally this is 33% fewer households than the England average and 45% fewer than the West Midlands (Solihull 12.7 per 10,000 households are subject to the benefit cap compared to 18.9 for England and 23.0 per 10,000 for the West Midlands)⁷⁰;
- In May 2019 6.2% of all Solihull households receiving Housing Benefit were subject to the Spare Bedroom Subsidy reduction compared to 7.7% of all Housing Benefit claimant households in England and 8.7% in the West Midlands⁷¹.

Nevertheless, Welfare Reform and reductions in benefit incomes, allied to an expensive local housing market with a limited availability of affordable housing is undoubtedly having an impact on the demand for local welfare services. For instance:

- Customer demand for support from Solihull Community Housing's Money Advice Team is increasing
 - By the end of the year the Money Advice Team is likely to have supported nearly 1,150 customers (average of 95 per month), representing an annual increase of 42%;
 - On average officers now have 75 open cases each compared to 25 a few years ago;
 - Homelessness cases in Temporary Accommodation are now the largest source of referral super seeding customers with rent arrears.
- Similarly, the number of customers supported by SMBC's Financial Inclusion Team increased by 62% last year (from 320 in 2017/18 to 519 in 2018/19);
- The demand for SMBC Local Welfare Provision, providing customers who are in crisis with a food parcel and fuel payment for their prepaid meter, is rising. On average in 2018/19, 75 customers requested a grant award each month, a 15% increase from the previous year.
 - The main reasons given for crisis award applications is the waiting time for customers to receive their first Universal Credit payment and the repayment of any Universal Credit advances customers have received whilst waiting for their first payment.

The Discretionary Hardship Payment Fund (DHP) is a set sum of money awarded to the Council each year by the Department of Work and Pensions. For 2018/19 Solihull's DHP grant allocation was £340,487, with awards given to 571 Solihull customers.

The majority of DHP awards were allocated to customers affected by the migration to Universal Credit. Lots of preventative one off awards were granted to stop possession orders and warrant for evictions. DHP was primarily been used to prevent evictions across both private and social tenancies.

Discretionary Hardship Payments – Amount Award in Solihull 2018/19				
Reason	Benefit Cap	Removal of Spare Room Subsidy	Other (non-welfare reform)	Total
To help secure and move to alternative accommodation (e.g. rent deposit)	£4,513	£10,255	£15,473	£30,240
To help with short term rental costs while the claimant secures and moves to alternative accommodation	£0	£0	£3,361	£3,361
To help with short term rental costs while the claimant seeks employment	£9,496	£0	£885	£10,381
To help with on-going rental costs for disabled person in adapted accommodation	£0	£3,907	£400	£4,308
To help with on-going rental costs for any other reason	£30,673	£4,187	£252,090	£286,949
Total	£44,681	£18,349	£272,209	£335,239

Source: SMBC Income & Awards

Homelessness Demand in Solihull

Total Homelessness Demand

At the end of October 2019 there were 1,180 Solihull households known to services for whom homelessness was an actual or potential issue in their lives.

Solihull Homelessness and Temporary Accommodation Snapshot October 2019	
Status	Households
Rough Sleepers	4
Solihull Community Housing Temporary Accommodation	134
Self-sourced Temporary Accommodation	235
Budget Hotels	4
Birmingham & Solihull Women's Aid Refuge	11
Partner Provided Supported Accommodation (St Basil's, Accord, Bromford)	81
Other Solihull Community Housing and St Basil's Open Approaches and Prevention Cases	711
Total	1,180

Living in Temporary Accommodation (373 households including 4 in budget hotels) - This includes all households assessed by Solihull Community Housing and St Basil's and deemed to be either eligible for prevention (111 households) or relief (103 households).

Living in supported accommodation (81 households) - This type of accommodation is a pathway out of homelessness and may be available for an extended period of six months or more. However, these households cannot not necessarily be described as living in settled long-term housing and therefore meet a wider definition of homelessness.

Open approaches (613 households) - This is the number of households awaiting an initial homelessness assessment and is likely to include some that are not deemed eligible for homelessness support. Furthermore, some may have had an assessment but are not yet fully recorded in the system.

In addition to the table above the Solihull Integrated Addiction Service (SIAS) Housing Team also provided support to 53 individuals during October 2019 who were homeless, rough sleeping or at risk of rough sleeping, although some of these will also be captured in the 613 open approaches.

The Homelessness Reduction Act

The Homelessness Reduction Act 2017 came into force in April 2018 placing new legal duties on Local Authorities with a focus on preventing homelessness. This means that anyone who is homeless or at risk of homelessness will be able to access support, regardless of their priority need status.

Among the main provisions of the Act are:

- A stronger prevention duty - councils must help a household threatened with homelessness within 56 days, regardless of their priority need status, local connection or intentionality.

- A new relief duty – requiring councils to take reasonable steps for 56 days to relieve homelessness, regardless of whether the household is in priority need.
- A duty to provide advice and information about homelessness to everyone within the area.
- A Duty to Refer - a range of public bodies (including children's and adult social services, youth offending teams, Jobcentre Plus, hospitals) must notify local authorities of people they think are homeless or at risk of homelessness.

The introduction of the Homelessness Reduction Act creates a major discontinuity in most of the official statistics relating to homelessness in England. Many more people (particularly single people) will be officially recorded as seeking assistance but initially most will be classified as "prevention" and/or "relief" cases. Only a proportion will in the end be accepted under the main local authority re-housing duty, and it is likely that this number will remain lower than in the past, thanks to the more comprehensive prevention activity as legally mandated under the new framework⁷².

In terms of the early impact of the Homelessness Reduction Act, a Local Government Association survey found that⁷³:

- 8 in 10 councils have seen an increase in homelessness presentations since the Homelessness Reduction Act came into effect;
- 6 in 10 said it had increased the number of people in temporary or emergency accommodation, and the same proportion said it had increased the length of time spent in that accommodation.

A Crisis survey found that⁷⁴:

- 62% of Local Authorities reported that the Act 2017 had enabled a more person centred approach to managing homelessness in their area;
- 23% said it had resulted in little positive effect, while 65% see it as having positive impacts for single people in particular;
- At the same time, opinions were somewhat divided on specific aspects of the legislation, such as "Duty to Refer" and "Personal Housing Plans", and there was widespread concern about the new monitoring and record-keeping requirements embedded with the new legislation.

A recent report by the National Audit Office welcomed the fact that reforms mean that more households are receiving homelessness support. However, it notes that their ultimate aim of reducing the number of people needing support in the first place is as yet unproven. It states that structural forces such as welfare reform and the housing shortage mean there are very few levers for councils to pull in order to prevent a family from becoming homeless⁷⁵.

Statutory Homelessness Acceptances

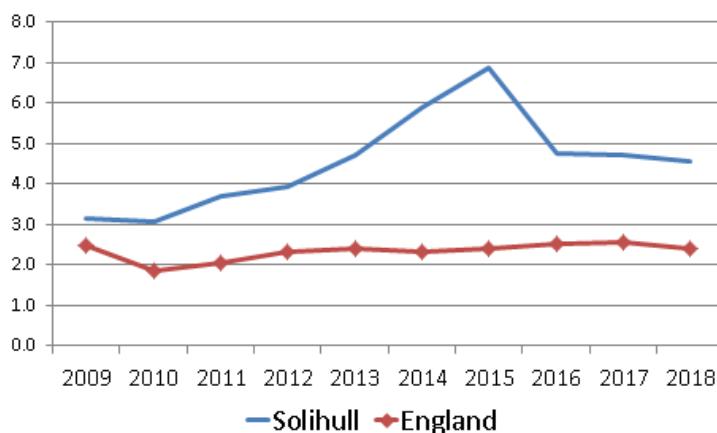
Statutory Homelessness Acceptances (the number of households deemed to be homeless, in priority need and unintentionally homeless) have been historically the best way to benchmark the level of homelessness in a local area. However, changes in reporting methods to coincide with the Homelessness Reduction Act mean that in 2018/19 it is only of illustrative value. Subsequent

iterations are likely to be both more accurate and relevant as a benchmark. The data presented in this section should be considered in that context.

Prior to the introduction of the Homelessness Reduction Act the Solihull Statutory Homelessness rate was consistently above the England average. In 2017/18 the Solihull rate was 4.54 per 1,000 households compared to the England average of 2.41, ranking the borough 26th in the country out of 322 Local authorities and the 2nd highest in the West Midlands after Birmingham⁷⁶.

The rate increased sharply between 2009/10 and 2014/15, before trending downwards. The number of homeless households fell by 32% (-194 households) between 2014/15 and 2017/18.

Statutory Homelessness Rate per 1,000 Households



Source: Ministry of Housing, Communities & Local Government

More recent local data shows that there 287 Solihull households were accepted as homeless in 2018/19. This equates to a homelessness rate of 3.2 per 1,000 households, a reduction on the 4.54 per 1,000 recorded in 2017/18 and the lowest level since 2009/10⁷⁷.

	Statutory Homelessness Acceptances in Solihull	
	Households	Rate per 1,000 Households
2008/09	263	3.1
2009/10	256	3.0
2010/11	311	3.7
2011/12	330	3.9
2012/13	409	4.7
2013/14	510	5.9
2014/15	599	6.9
2015/16	419	4.8
2016/17	418	4.7
2017/18	405	4.5
2018/19	287	3.2

Source: MHCLG and Solihull Community Housing

However, local data provided by Solihull Community Housing on full duty homelessness decisions and homelessness acceptances is not comparable with nationally published data as the local data

includes cases that were initiated prior to the implementation of the Homelessness Reduction Act (legacy cases).

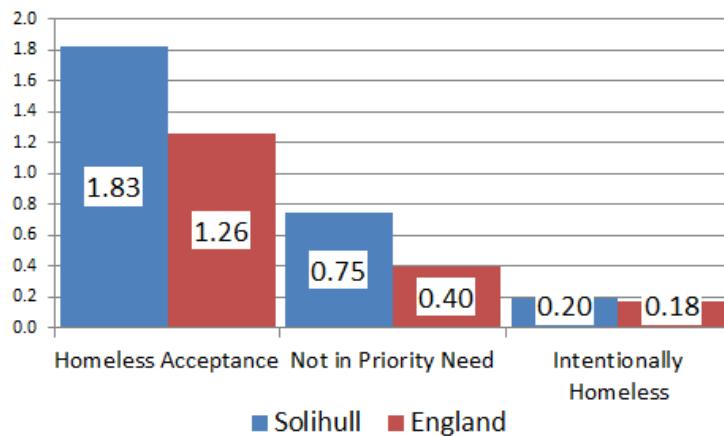
The Ministry of Housing, Communities and Local Government state that new case level data reporting introduced in 2018/19 are experimental and subject to revision, with for instance the figures for January to March 2019 including estimates for 17 Local Authorities. The new statistics are not directly comparable with data for previous years, as households are now only owed a main duty if they did not secure accommodation in the prevention or relief stage. This means a household owed a main duty is no longer a household that is threatened with homelessness⁷⁸. However, the number of households being accepted as homeless will increase over time due to the lag in households progressing through either/both the prevention and relief duty before reaching an assessment for main duty.

During 2018/19 Solihull made 251 Main Duty homelessness decisions under the new HRA, resulting in 165 homelessness acceptances (66% of all Main Duty decisions compared to 58% nationally). The rate of homelessness acceptances was at 1.83 per 1,000 households higher than the England (1.26 per 1,000) and West Midlands averages (1.60 per 1,000)⁷⁹.

Decisions	Homelessness Main Duty Decisions April 2018-March 2019			
	Solihull Households	% Main Duty Decisions		
		Solihull	England	West Midlands
Homeless + priority need + unintentionally homeless (acceptance)	165	66%	58%	49%
Homeless + priority need + intentionally homeless	18	7%	8%	4%
Homeless + no priority need	68	27%	19%	14%
Not homeless	0	0%	15%	33%
Total main duty decisions	251			
Main Duty Decisions Rate (per 1,000 households)		2.80	2.18	3.30
Homelessness Acceptance Rate (per 1,000 households)		1.84	1.27	1.61
<i>Source: MHCLG</i>				

Main Duty Decisions 2018/19

Per 1,000 Households

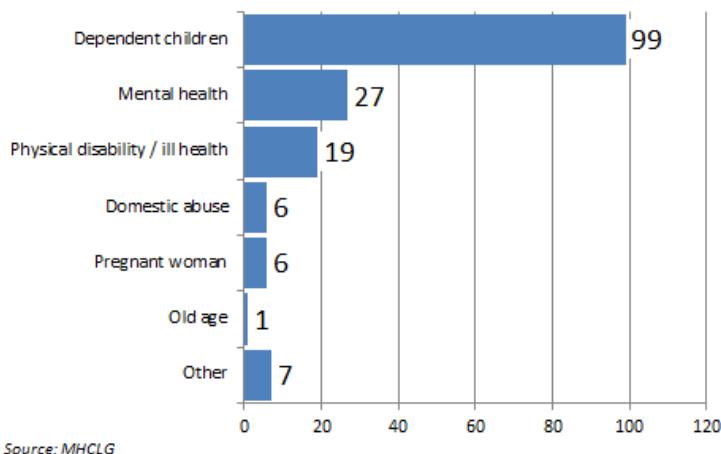


The table below shows that the priority need of 60% of Solihull households accepted as homeless in 2018/19 was because the household included dependent children. The next most common priority need was mental ill health (16% of total), followed by physical disability or ill health (12%). This is broadly the same as England as a whole.

Primary Need	Solihull Households	% Of Homelessness Acceptances		
		Solihull	England	West Midlands
Household includes dependent children	99	60%	62%	66%
Mental health problems	27	16%	11%	9%
Physical disability / ill health	19	12%	9%	7%
Household includes a pregnant woman	6	4%	5%	6%
Domestic abuse	6	4%	3%	4%
Young applicant	0	0%	1%	2%
Old age	1	1%	1%	1%
Homeless because of emergency	0	0%	0%	1%
Other	7	4%	7%	3%
All Households	165			

Source: MHCLG

Primary Need of Solihull Households Accepted as Homeless 2018/19



Statutory Homelessness Assessments

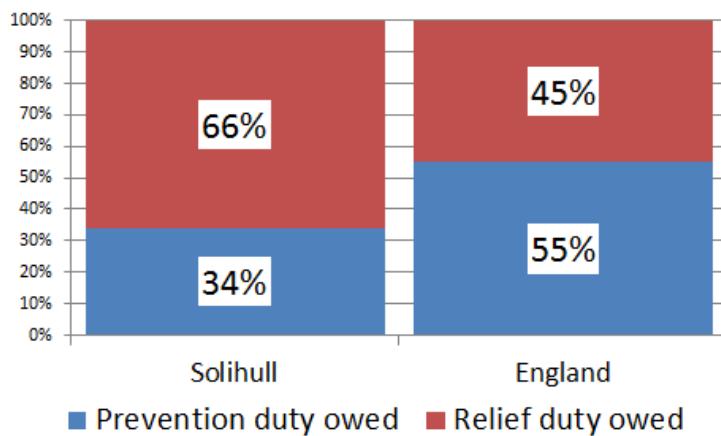
The total number of households assessed and those deemed to be owed a duty under the Homelessness Reduction Act, whether prevention or relief, is currently a far more rounded way of benchmarking the level of homelessness in a local area. Although caveats relating to the experimental nature of the statistics mean that some caution is needed when comparing Solihull figures to benchmark averages.

In 2018/19 1,079 households in Solihull were assessed for homelessness with 98% of these deemed to be legally owed either prevention or relief action (1,054 households) and just 2% (25 households) not considered to be homeless and therefore not owed a legal duty by the local authority. The table below shows that at 11.7 households per 1,000 the total number of households in Solihull owed a duty of prevention or relief was in-line with the England average, although proportionally far more these households were eligible for relief (66%) than across England as a whole (45%) and fewer eligible for prevention (34% compared to 55%)⁸⁰.

	Households Owed a Duty Under Homeless Reduction Act Apr 2018-Mar 2019						
	Solihull Households	% Households Owed a Duty			Rate per 1,000 Households		
		Solihull	England	WM	Solihull	England	WM
Threatened with homelessness - Prevention duty owed	358	34%	55%	47%	4.0	6.2	4.7
Homeless - Relief duty owed	696	66%	45%	53%	7.8	5.1	5.3
All Households owed a duty	1,054				11.7	11.4	10.0

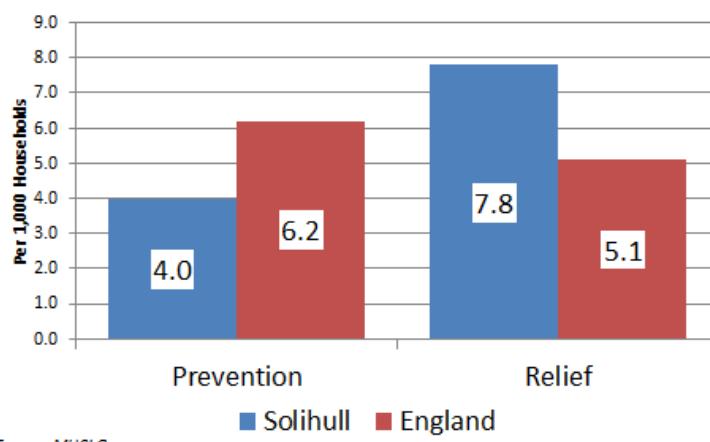
Source: MHCLG

Homelessness Duty Owed 2018/19



Source: MHCLG

Households Owed a Prevention or Relief Duty per 1,000 Households 2018/19



Source: MHCLG

The fact that Solihull has a low proportion of households owed a main duty eligible for prevention, but a high proportion eligible for relief may be a consequence of the proportion of households that first approach in crisis. In 2018/19 652 households out of 2,357 (28%) approaching Solihull Community Housing regarding homelessness were homeless on the day of the approach and therefore classified as in crisis. However, as a local measure this cannot be benchmarked against the national average. On a quarterly basis the number approaching in Crisis increased throughout 2018/19.

Number of approaches in crisis (homeless on the day) in Solihull 2018/19	
Qtr1	113
Qtr2	128
Qtr3	211
Qtr4	200
Full Year 2018/19	652
<i>Solihull Community Housing</i>	

During 2018/19 just over a third of the 1,054 Solihull households deemed to be owed either homelessness prevention or relief duty lost their previous home because either family or friends were no longer willing or able to accommodate them (352 households). The other main reasons for loss of previous home were domestic abuse (17%, 178 households) and the end of an assured shorthold tenancy in private rented housing (14%, 151 households).

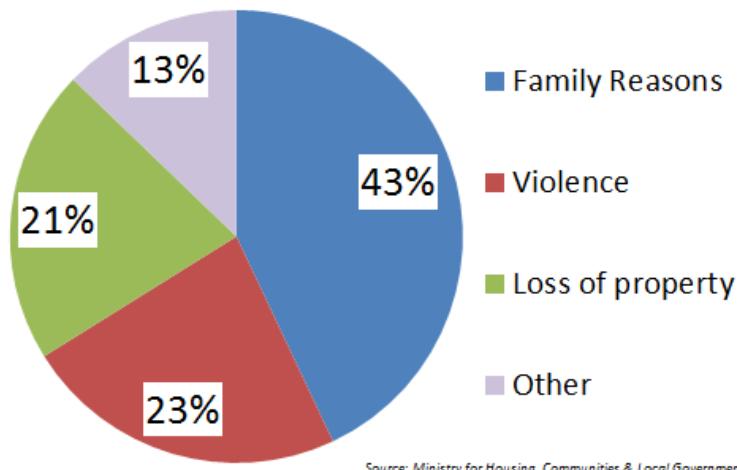
Local variations with the England average should be treated with caution as far higher proportion of households owed a duty were included in the other/unknown categoryⁱⁱ when assessing the reason for their loss of home.

	Reason for Loss of Previous Home - Households Owed Prevention or Relief Duty 2018/19			
	Solihull Households	% Households Owed Duty		
		Solihull	England	West Midlands
Family or friends no longer willing or able to accommodate	352	33.4%	24.6%	25.4%
Non-violent relationship breakdown with partner	101	9.6%	7.9%	9.1%
Domestic abuse	178	16.9%	8.6%	11.0%
Other violence or harassment	66	6.3%	2.0%	2.3%
End of private rented tenancy - assured shorthold	151	14.3%	21.8%	21.3%
End of private rented tenancy - not assured shorthold	19	1.8%	2.2%	3.1%
End of social rented tenancy	21	2.0%	4.7%	4.7%
Eviction from supported housing	31	2.9%	3.1%	2.9%
Left institution with no accommodation available	8	0.8%	1.7%	1.2%
Required to leave accommodation provided by Home Office as asylum support	2	0.2%	1.2%	1.3%
Other reasons / not known	125	11.9%	22.2%	17.6%
Family Reasons Total	453	43%	32%	35%
Violence Total	244	23%	11%	13%
Property Reasons Total	222	21%	32%	32%
Other Reasons Total	135	13%	25%	21%
All Households Owed Duty	1,054			
Source: MHCLG				

Consolidating these groups into broader categories shows that family circumstances were the most common reason for the loss of previous home among Solihull households eligible for prevention or relief duty in 2018/19 (453 households, 43%), followed by violence (244,23%) and property reasons (222, 21%).

ⁱⁱ Other/Unknown category includes other, unknown, caravan / houseboat, student accommodation, looked after children placement, tied accommodation, Armed Forces accommodation

Reason for Loss of Home Among Solihull Households Owed a Prevention or Relief Duty 2018/19

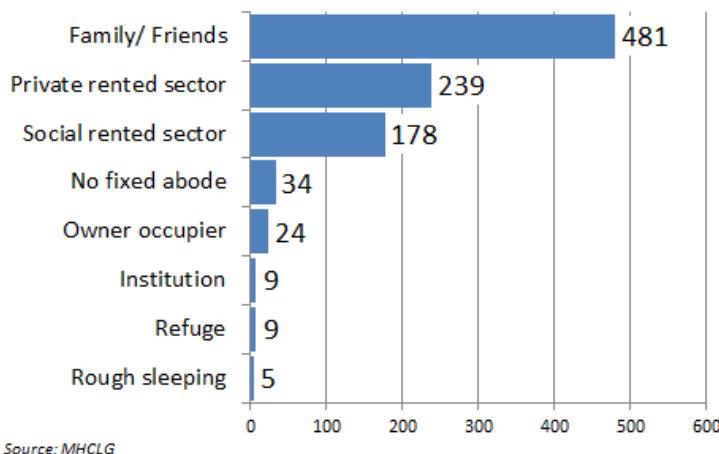


Nearly 46% of Solihull households owed a prevention or relief duty in 2018/19 were previously living with family or friends, 23% were living in private rented accommodation and 17% in social rented housing. Far less common were households described as being of no fixed abode (3%), or rough sleeping (0.5%).

	Accommodation at Time of Duty 2018/19			
	Solihull Households	% Households Owed Duty		
		Solihull	England	West Midlands
Living with family	405	38.4%	23.7%	26.2%
Living with friends	76	7.2%	9.7%	8.8%
Private rented sector	239	22.7%	27.7%	28.4%
Social rented sector	178	16.9%	10.2%	12.9%
Owner-occupier / shared ownership	24	2.3%	1.4%	2.0%
No fixed abode	34	3.2%	11.4%	8.3%
Rough sleeping	5	0.5%	2.7%	1.4%
Refuge	9	0.9%	1.1%	1.3%
Homeless on departure from institution	9	0.9%	2.7%	1.7%
Temporary accommodation	0	0.0%	1.4%	0.9%
NASS accommodation	1	0.1%	1.2%	1.5%
Other / not known	74	7.0%	6.6%	6.6%
All Households Owed Duty	1,054			

Source: MHCLG

**Previous Accommodation of Solihull Households
Owed a Prevention of Relief Duty 2018/19**

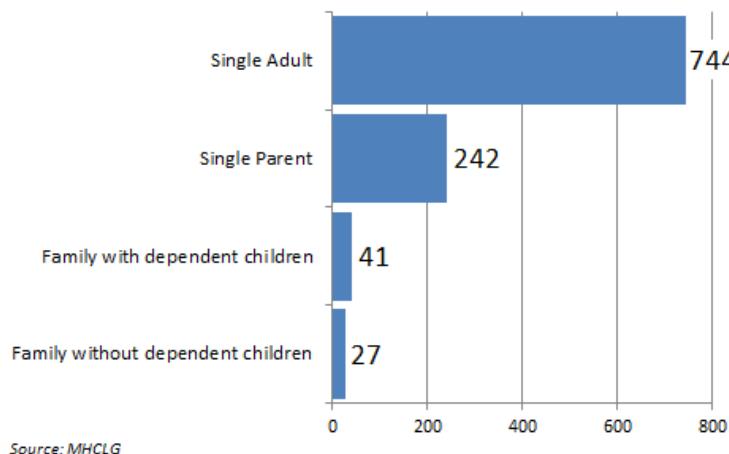


71% of households owed a prevention or relief duty in Solihull in 2018/19 were comprised of single adults (744 households) and 23% (242 households) were lone parents. Couples with children were less common in Solihull than across England as a whole.

	Household Type Owed a Prevention or Relief Duty 2018/19			
	Solihull Households	% Households Owed Duty		
		Solihull	England	West Midlands
Single Adult	744	71%	60%	66%
Single Parent	242	23%	26%	21%
Family with dependent children	41	4%	9%	8%
Family without dependent children	27	3%	6%	5%
All Households Owed Duty	1,054			

Source: MHCLG

**Type of Solihull Households Owed a Prevention
of Relief Duty 2018/19**



Homelessness Needs Assessment

November 11, 2019

The type of Solihull household assessed as being owed a duty in 2018/19 was broadly similar for both those eligible for prevention and those eligible for relief, albeit with a slightly higher proportion of those eligible for prevention being family households and a smaller proportion being single adults.

	Solihull Households Owed a Duty in 2018/19			
	Households Owed Prevention Duty	Households Owed Relief Duty	% Households Owed a Duty	
			Prevention	Relief
Single Adult	230	514	64%	74%
Single Parent	87	155	24%	22%
Family with dependent children	26	15	7%	2%
Family without dependent children	15	12	4%	2%
All Households Owed a Duty	358	696		

Source: MHCLG

84% of Solihull households owed either a prevention or relief duty in 2018/19 were white and just less than 16% from a Black or Asian Minority Ethnic (BAME) background. This is similar to the Solihull population profile.

	Ethnicity of Households Owed a Prevention or Relief Duty 2018/19			
	Solihull Households	% Households Owed Duty Where Ethnicity is Known		
		Solihull	England	West Midlands
White	878	84.2%	75.7%	72.4%
Black/Black British	42	4.0%	11.4%	10.9%
Asian/Asian British	35	3.4%	6.4%	8.8%
Mixed Race	72	6.9%	2.9%	4.4%
Other Ethnicity	16	1.5%	3.6%	3.5%
BAME Total	165	15.8%	24.3%	27.6%
All Households Owed a Duty	1,043			

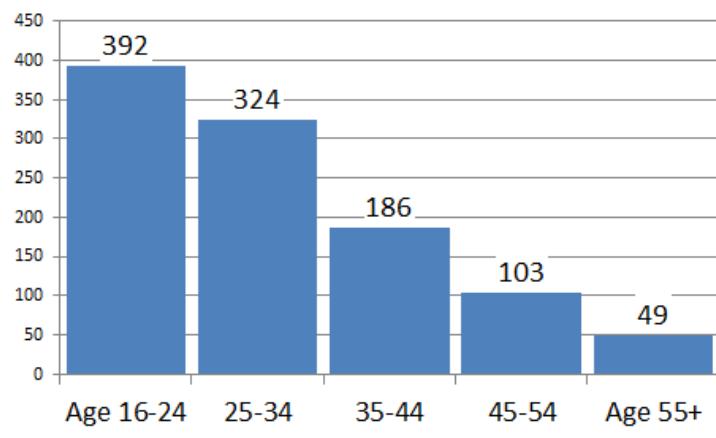
Source: MHCLG

The majority of Solihull households owed prevention or relief duty in 2018/19 were headed by a person under the age of 35 (68%), with young people more likely to be owed a duty than across England as a whole. For instance, 37% of households were headed by those under 25 years of age compared to the national average of 21%.

Age of Household Reference Person	Solihull Households	Age of Households Owed a Prevention or Relief Duty 2018/19		
		% Households Owed Duty		
		Solihull	England	West Midlands
Age 16-17	37	3.5%	1.0%	1.1%
Age 18-24	355	33.7%	20.4%	19.6%
Age 25-34	324	30.7%	31.2%	32.5%
Age 35-44	186	17.6%	22.6%	22.3%
Age 45-54	103	9.8%	14.6%	12.7%
Age 55-64	40	3.8%	6.7%	5.5%
Age 65-74	4	0.4%	2.2%	1.8%
Age 75 and over	5	0.5%	0.9%	0.8%
Unknown	0	0.0%	0.4%	3.6%
All Households Owed a Duty	1,054			
All Aged Under 25	392	37.2%	21.4%	20.8%

Source: MHCLG

Age of Solihull Residents Owed a Homelessness Prevention or Relief Duty 2018/19



In 2018/19 722 of the 1,054 Solihull households owed a prevention or relief duty were deemed to have support needs. This represents 69% of all households owed a duty, a higher proportion than either the England (44% of households with a duty) or West Midlands averages (38%).

There were a total of 1,413 support needs identified in Solihull (households can have multiple support needs), representing an average of 1.34 support needs for each household owed a duty. This is higher than either the England (0.93 per eligible household) or West Midlands (0.64) averages.

The most common types of identified need in Solihull were a history mental ill health (35% of households owed a duty), young person aged 18-25 years requiring support to manage independently (19%), domestic abuse (16%) and physical ill health/disability (15%).

Homelessness Needs Assessment

November 11, 2019

Identified Needs of Solihull Households Owed a Prevention or Relief Duty in 2018/19		
Identified Need	Number	% Households
History of mental health problems	364	34.5%
Physical ill health and disability	159	15.1%
At risk of / has experienced domestic abuse	167	15.8%
Offending history	47	4.5%
History of repeat homelessness	35	3.3%
Drug dependency needs	85	8.1%
History of rough sleeping	25	2.4%
Alcohol dependency needs	48	4.6%
Learning disability	61	5.8%
Young person (aged 18-25) - support to manage independently	200	19.0%
Access to education, employment or training	54	5.1%
At risk of / has experienced abuse (non-domestic abuse)	31	2.9%
At risk of / has experienced sexual abuse / exploitation	18	1.7%
Old age	3	0.3%
Care leaver aged 21+ years	24	2.3%
Care leaver aged 18-20 years	18	1.7%
Young person aged 16-17 years	51	4.8%
Young parent requiring support to manage independently	15	1.4%
Former asylum seeker	3	0.3%
Served in HM Forces	5	0.5%
<i>Source: MHCLG</i>		

Outcomes of Prevention Duty

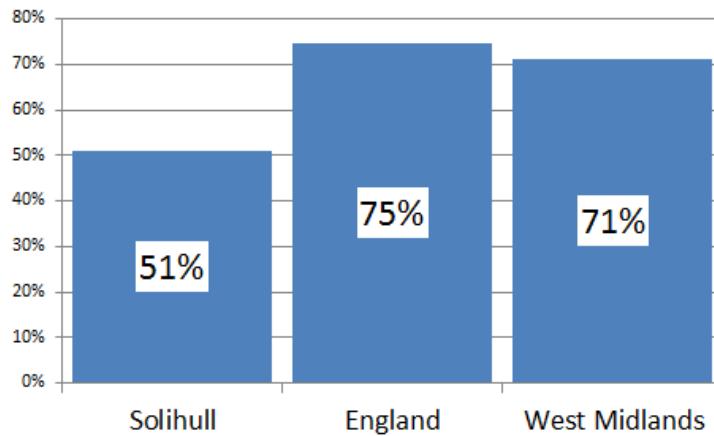
Prevention duty ended for a total of 318 Solihull households in 2018/19, including 105 households who secured accommodation for six months or more, 101 who were homeless at the end of the 56 day prevention duty and 112 where the duty elapsed (loss of contact, withdrawal etc).

Prevention duty in Solihull came to a successful conclusion in 105 out of 206 concluded cases (105 secured accommodation for 6 months+, 101 were classified as homeless). At 51% the successful conclusion of prevention duty was proportionally lower in Solihull than either the England (75%) or West Midlands (71%) averages⁸¹.

Reason	Solihull Households	% Households Where Duty Ended		
		Solihull	England	West Midlands
Secured accommodation for 6+ months	105	33.0%	57.8%	51.7%
Homeless (inc intentionally homeless)	101	31.8%	19.6%	20.9%
Contact lost	28	8.8%	9.6%	8.4%
56 days elapsed and no further action	23	7.2%	6.5%	13.0%
Withdrew application/ deceased	43	13.5%	4.3%	2.9%
No longer eligible	11	3.5%	1.1%	1.7%
Refused suitable accommodation offer	6	1.9%	0.6%	1.1%
Refused to cooperate	1	0.3%	0.4%	0.3%
All Households	318			
<i>Source: MHCLG</i>				

Successful Prevention Outcomes 2018/19

Households Securing Accommodation as % of all Concluded Cases



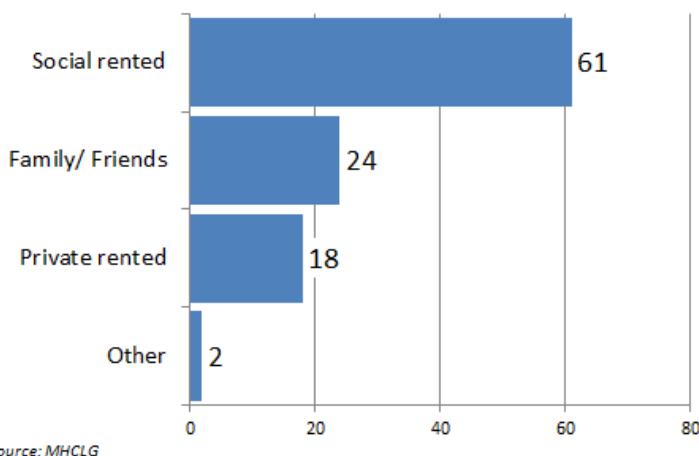
Of the 105 Solihull households who secured accommodation at the end of their prevention duty 70% moved to alternative accommodation (England 65%) and 30% stayed in their existing home (England 35%). The table below shows a breakdown of the type of accommodation secured.

The relatively low proportion of Solihull households securing private rented accommodation is at the end of prevention duty is consistent with local market conditions (a small and relatively expensive local offer) and emphasises the importance of social rented sector in Solihull for tackling homelessness. A high proportion of Solihull households rely on family for securing accommodation (21% compared to 9% for England).

Type of Accommodation	Solihull Households	% Households Where Duty Ended		
		Solihull	England	West Midlands
Social rented sector	61	58.1%	40.8%	50.4%
Private rented sector	18	17.1%	40.5%	30.7%
Staying with family	22	21.0%	9.2%	6.7%
Staying with friends	2	1.9%	2.7%	1.6%
Owner-occupier	1	1.0%	1.0%	1.9%
Other	1	1.0%	2.3%	5.1%
All Securing Accommodation	105			

Source: MHCLG

**Successful Prevention Outcomes in Solihull
2018/19**



The table below shows the action taken with those households who were able to successfully end prevention duty in 2018/19 by securing accommodation. This shows that the Home Options service is a relatively important component of successful prevention in Solihull (35% of households securing accommodation compared to 27% for England), as is supported housing (28% compared to 6%). Mediation with family members is also important locally (11% compared to 6% for England).

It is also notable that there is less reliance on financial payments in Solihull to successfully prevent homelessness in Solihull (including through the benefits system).

Type of Accommodation	Solihull Households	% Households Where Duty Ended		
		Solihull	England	West Midlands
Accommodation secured by local authority or organisation delivering housing options service	37	35.2%	26.9%	37.9%
Helped to secure accommodation found by applicant, with financial payment	7	6.7%	12.4%	8.1%
Helped to secure accommodation found by applicant, without financial payment	6	5.7%	11.0%	10.5%
Negotiation / mediation / advocacy work to prevent eviction / repossession	4	3.8%	9.3%	7.0%
Negotiation / mediation work to secure return to family or friend	11	10.5%	5.8%	4.0%
Supported housing provided	29	27.6%	5.7%	5.4%
Discretionary Housing Payment to reduce shortfall	1	1.0%	4.2%	4.6%
Other financial payments (e.g. to reduce arrears)	0	0.0%	2.7%	3.5%
Other	5	4.8%	7.2%	6.2%
No activity – advice and information	5	4.8%	14.8%	12.9%
All Securing Accommodation	105			

Source: MHCLG

Outcomes of Relief Duty

Relief duty ended for a total of 631 Solihull households in 2018/19, including 191 households who secured accommodation for six months or more, 304 who were homeless at the end of the 56 day prevention duty and 136 where the duty elapsed (loss of contact, withdrawal etc).

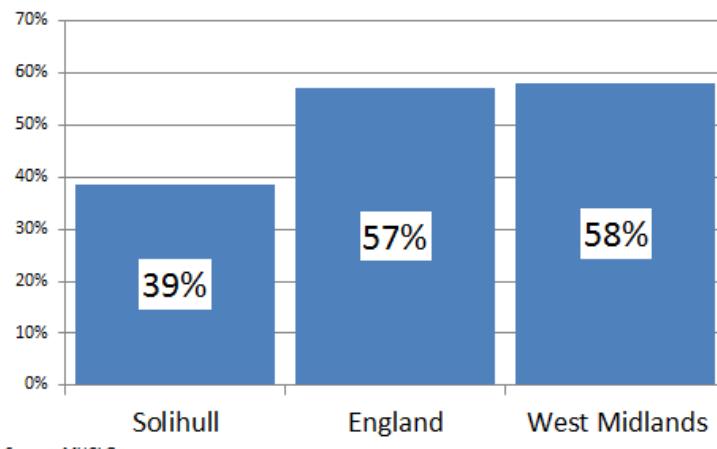
Relief duty in Solihull came to a successful conclusion in 191 out of 495 concluded cases (191 secured accommodation for 6 months+, 304 were classified as homeless). At 39% the successful conclusion of relief duty was proportionally lower in Solihull than either the England (57%) or West Midlands (58%) averages⁸².

Reason	Solihull Households	% Households Where Duty Ended		
		Solihull	England	West Midlands
Secured accommodation for 6+ months	191	30.3%	42.9%	42.8%
56 Days Elapsed – Still Homeless	304	48.2%	32.2%	30.9%
Contact lost	68	10.8%	13.1%	11.0%
Withdrew application / deceased	50	7.9%	6.4%	4.2%
Refused final accommodation	7	1.1%	1.3%	2.3%
Intentionally homeless from accommodation provided	3	0.5%	1.0%	0.7%
Local connection referral accepted by other LA	1	0.2%	1.1%	0.6%
No longer eligible	4	0.6%	1.5%	7.1%
Notice served due to refusal to cooperate	3	0.5%	0.4%	0.6%
All Households	631			

Source: MHCLG

Successful Relief Outcomes 2018/19

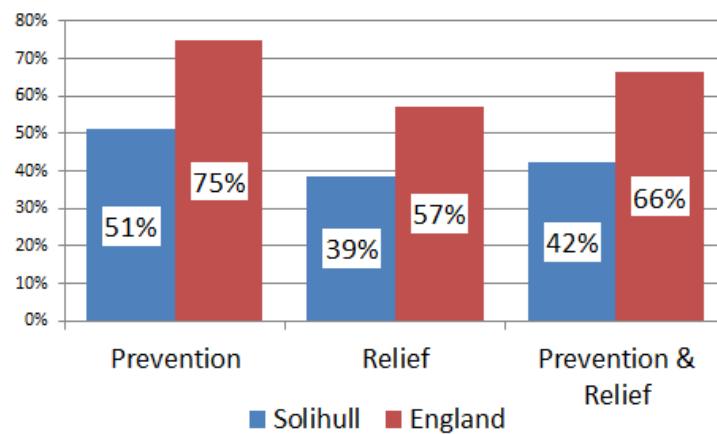
Households Securing Accommodation as % of all Concluded Cases



Fewer Solihull households owed a prevention or relief duty reached a successful conclusion resulting in the household securing accommodation for six months or more than across England as a whole. In

2018/19 a total 42% of prevention and relief cases combined reached a successful conclusion in Solihull compared to the England average of 66%.

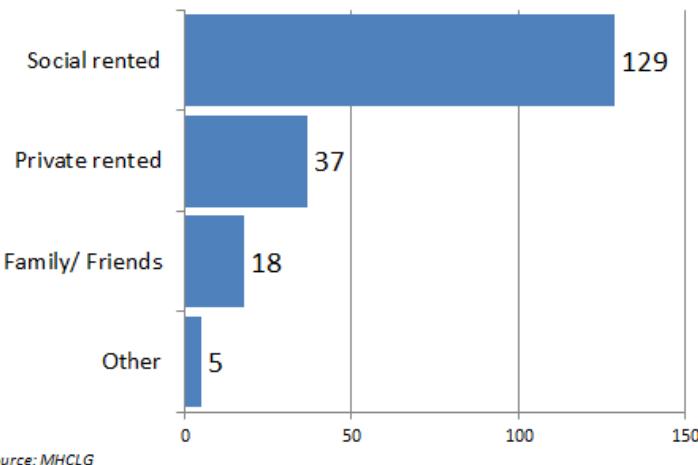
Successful Outcomes to Prevention and Relief Duty 2018/19



The table below shows a breakdown of the type of accommodation secured by the 191 Solihull households who secured accommodation at the end of their relief duty. A large proportion of the accommodation secured at a national level is classified as unknown, meaning that benchmark comparisons are unhelpful.

Type of Accommodation	Solihull Households	% Households Where Duty Ended		
		Solihull	England	West Midlands
Social rented sector	129	67.5%	44.6%	50.3%
Private rented sector	37	19.4%	24.5%	20.3%
Staying with family	16	8.4%	4.0%	3.9%
Staying with friends	2	1.0%	1.9%	1.6%
Owner-occupier	0	0.0%	0.2%	0.3%
Other	5	2.6%	4.1%	2.9%
Unknown	2	1.0%	20.6%	20.8%
All Securing Accommodation	191			

Source: MHCLG

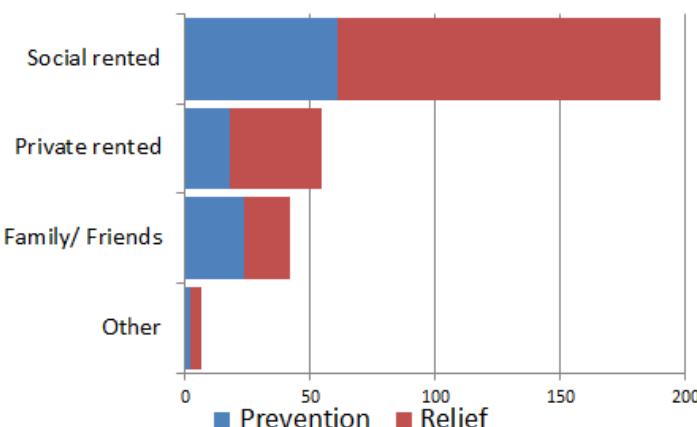
Successful Relief Outcomes in Solihull 2018/19

Comparing Solihull data for the type of accommodation secured by households successfully ending prevention and relief duty shows that successful prevention and relief outcomes are both heavily reliant on social rented housing (58% prevention, 68% relief), with private renting solutions less prominent (17% prevention, 19% relief). The major difference in the type of accommodation secured at the end of the two different phases is the far higher proportion of prevention duty which is successfully closed because households are able to stay with family (21% compared to 8% of relief).

Type of Accommodation Secured at End of Prevention or Relief Duty by Solihull Households 2018/19				
	Solihull Households		% Households	
	Prevention	Relief	Prevention	Relief
Social rented sector	61	129	58.1%	67.5%
Private rented sector	18	37	17.1%	19.4%
Staying with family	22	16	21.0%	8.4%
Staying with friends	2	2	1.9%	1.0%
Owner-occupier	1	0	1.0%	0.0%
Other	1	5	1.0%	2.6%
Unknown	0	2	0%	1.0%
All Securing Accommodation	105	191		

Source: MHCLG

Successful Prevention and Relief Outcomes in Solihull 2018/19



Source: MHCLG

The table below shows the action taken with those households who were able to successfully end relief duty in 2018/19 by securing accommodation. The Solihull profile is similar to that of England as a whole, with the Home Options service (50%) and supported housing (28%) the most common form of activity to end relief duty.

Action Taken	Solihull Households	% Households Where Duty Ended		
		Solihull	England	West Midlands
Accommodation secured by local authority or organisation delivering housing options service	95	49.7%	40.3%	49.6%
Supported housing provided	49	25.7%	21.0%	16.0%
Helped to secure accommodation found by applicant, with financial payment	11	5.8%	10.9%	8.1%
Helped to secure accommodation found by applicant, without financial payment	9	4.7%	8.3%	7.9%
Other activity through which accommodation secured	21	11.0%	10.9%	10.8%
No activity	6	3.1%	8.5%	7.6%
All Securing Accommodation	191			

Source: MHCLG

Temporary Accommodation

At the end of March 2019 143 Solihull households were living in Temporary Accommodation. A further 196 households were owed a main duty, but had not yet secured accommodation because they are currently remain in the accommodation from which they were accepted as homeless or because they are making there own arrangements for temporary accommodation.

The number of Solihull households living in Temporary Accommodation is lower in Solihull (1.59 per 1,000 households) than either the England (3.62 per 1,000) or West Midlands (1.84 per 1,000) averages.

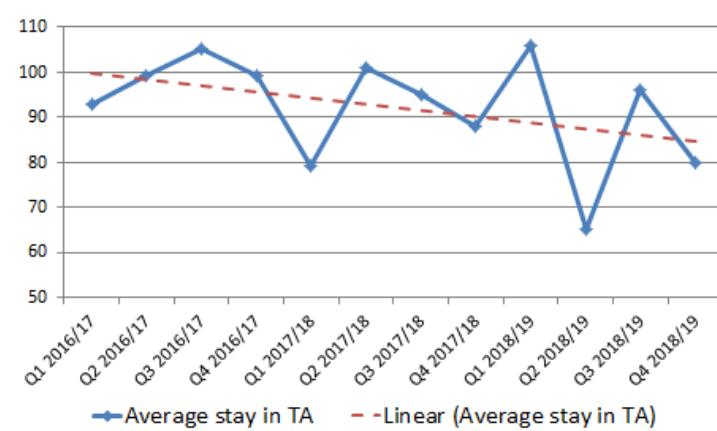
Households Living in Temporary Accommodation per 1,000 Households March 2019



The Number of Solihull households in TA increased during 2018/19 from 123 in quarter 1 to 144 (+17%). Across England as a whole the use of TA increased by 2% during 2018/19.

The average number of days spent by households living in TA fell from 99 days in 2016/17 to 88 in 2018/19 (-11%). The number of days spent in Temporary Accommodation has fluctuated considerably on a monthly basis (from a high of 131 days in May 2018 to a low of 43 days in August 2018), although a broad downward trend is evident from quarterly figures.

Average Days Spent by Solihull Households in Temporary Accommodation (Quarterly Average)



The table below shows the number of households in Temporary Accommodation at the end of March 2019 by the type of accommodation occupied. 59% of Solihull households in TA were living in social rented housing either Local Authority or Housing Association stock and 20% in private sector housing. Compared to the England average a larger proportion of Solihull households were placed in

social rented housing (59% compared to 21%) and a slightly smaller proportion in the private sector (20% compared to 29%). Unlike England as a whole no Solihull households were placed in nightly paid accommodation or hostels at any point in 2018/19.

Households in Temporary Accommodation by Type of Accommodation March 2019		% Households in Temporary Accommodation		
Type of Accommodation	Solihull Households	Solihull	England	West Midlands
Private sector accommodation leased by authority or by a registered provider	25	20%	29%	27%
Nightly paid, privately managed accommodation, self-contained	0	0%	26%	4%
Local authority or Housing association (LA/HA) stock	72	59%	21%	42%
Bed and breakfast hotels (including shared annexes)	7	6%	8%	21%
Hostels (including reception centres, emergency units and refuges)	0	0%	7%	5%
Any other type of temporary accommodation (including private landlord and not known)	39	32%	8%	1%
All Households in TA	143			

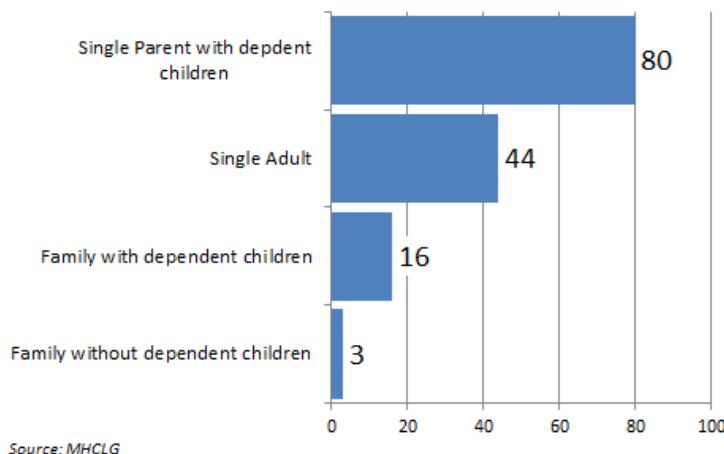
Source: MHCLG

56% of Solihull households living in Temporary Accommodation at the end of March 2019 were single parents and 31% were single adults, both of which were higher than the England average. Compared with England a slightly smaller proportion of the Solihull total were couples with dependent children.

Households in Temporary Accommodation by Type of Household March 2019		% Households in Temporary Accommodation		
Type of Accommodation	Solihull Households	Solihull	England	West Midlands
Single Parent with Dependent Children	80	56%	48%	45%
Single Adult	44	31%	22%	25%
Couple with Dependent Children	16	11%	21%	25%
Other Household Types	3	2%	9%	5%
All Households in TA	143			

Source: MHCLG

Solihull Households Living in Temporary Accommodation March 2019



At the end of March 67% of the 143 Solihull households in Temporary Accommodation included dependent children, broadly in-line with the England (69%) and West Midlands (70%) averages. The number of Solihull households living in Temporary Accommodation with children increased during the course of 2018/19, from 75 in June 2018 to 96 at the end of March 2019 (+28%). This rise in households was exceeded by the increase in the total number of Solihull children living in TA which went from 166 in June 2018 to 299 at the end of March 2019 (+80%).

Solihull Children in Temporary Accommodation 2018/19		
	Households with Dependent Children	Total Number of Children
End June 2018	75	166
End September 2018	85	173
End December 2018	88	209
End March 2019	96	299
Change June 2018-March 2019	+21	+133
% Change June 2018-March 2019	+28%	+80%

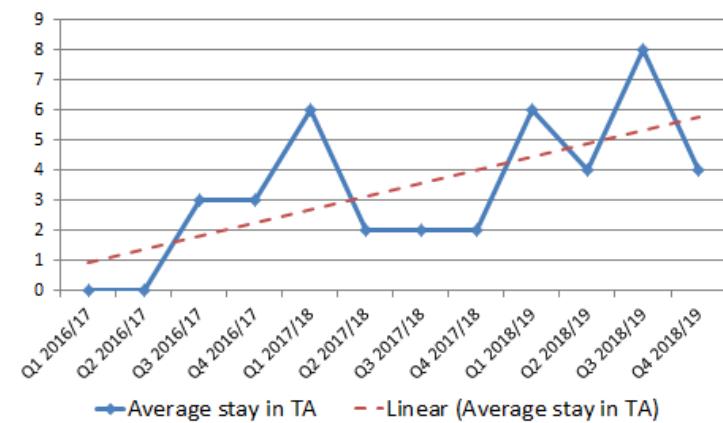
Source: SCH

The proportion of Solihull households in Temporary Accommodation living in a Budget Hotel (Bed and Breakfast) was broadly in-line with the England average at the end of March 2019 (6% compared to 8%), but much lower than that for the West Midlands as a whole (21%).

However, the use of Budget Hotels in Solihull did rise during 2018/19 from one in June 2018 to seven households at the end of March 2019. Four of the seven Solihull households were single parents.

As the chart below shows, the average length of stay for Solihull households living temporarily in budget hotels trended up during 2018/19.

Average Days Spent by Solihull Households in Budget Hotels (Quarterly Average)



Source: Solihull Community Housing

Hidden Homelessness

Quantifying the number of people who can be considered classified as hidden homelessness and who do not appear in official government statistics is next to impossible, particularly at a local authority level. This hidden homeless group includes people who are involuntarily sharing accommodation as well as those living in overcrowded, insecure or uninhabitable conditions who do not always present to the local authority for help and are sometimes unaware they would be considered statutory homeless⁸³.

Concealed and Sharing Households

There are many reasons why a family or individual may live in someone else's home including caring responsibilities, being cared for by another household member, waiting to move into their own property, and simply preferring to live as part of the household. It is not necessarily an indication of unfulfilled housing demand or homelessness.

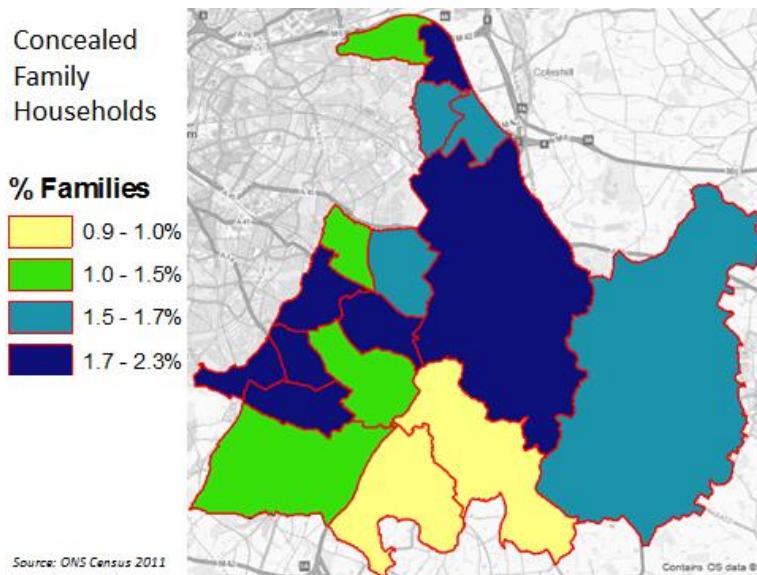
However, it is significant that nationally the number of concealed households has risen rising and that around half of all these concealed households would prefer to live separately⁸⁴.

Analysis by Crisis notes that the number of concealed households has risen sharply since the last recession and is at its highest rate for 20 years. A significant reason for this is the dramatic increase in the number of 20-34 year olds living with their parents, with the chances of many young adults being able to form separate households now severely diminished⁸⁵.

Migration may also provide an explanation. One economist argues that the rise in concealed households is due to the greater willingness of single migrants who come to the UK to work and save to share accommodation and that there has actually been no change in the UK-born proportion of families that are 'concealed'⁸⁶.

Census data provides an estimation of the number of concealed families that exist, but it only identifies families (including couples without children) and does not identify lone individuals concealed within another household.

At the time of the 2011 Census there were 1,019 Solihull families living with another family, equating to 1.7% of all families⁸⁷. This is slightly below both the England (1.9%) and West Midland (2.2%) averages. There is a narrow range at ward level from 2.3% to 0.9%, with the proportion of concealed families tending to be higher in the urban west of the borough (especially Shirley) and lower in the southern rural fringe (Dorridge, Knowle and Blythe).



Young families are far more likely to live in someone else's home than older families. In Solihull 14% of all families headed by someone aged 24 and under can be classified as concealed, whereas the figure is less than 1% among families headed by someone aged 35 to 64.

Living Circumstances of Solihull Families				
Age of Head of Household	Total	Concealed	Unconcealed	% Concealed
Age 24 and under	1,475	206	1,269	14.0%
Age 25 to 34	6,601	318	6,283	4.8%
Age 35 to 49	20,219	141	20,078	0.7%
Age 50 to 64	18,200	129	18,071	0.7%
Age 65 and over	14,102	225	13,877	1.6%
All Families	60,597	1,019	59,578	1.7%

Source: ONS Census 2011

Census data shows that there is little difference in the likelihood of different Solihull family types living in concealed households.

Living Circumstances of Solihull Families				
Family Type	Total	Concealed	Unconcealed	% Concealed
Families with dependent children	25,880	428	25,452	1.7%
Families with non-dependent children	10,811	125	10,686	1.2%
Couples with no children	23,906	466	23,440	1.9%
All Families	60,597	1,019	59,578	1.7%

Source: ONS Census 2011

The number of families containing children that are all non dependent does give an indication of how the numbers of single young people living in someone else's home have changed over time, bearing in mind that many of these non dependent children do not want to set up their own home.

In Solihull the number of families containing children that are all non dependent has increased by 11% from 8,963 in 2001 to 9,970 in 2011, the same increase as across England as a whole, but slightly higher than that for the West Midlands (+9%). In context, the number of families where all children are non-dependent increased at a far faster rate than other types of family.

Increase in Families Between Census 2001 and 2011			
Family Type	Solihull	England	West Midlands
Family with all non-dependent children	11.2%	10.6%	8.8%
Family with dependent children	-0.1%	5.0%	2.5%
Family with no children	-3.8%	7.1%	2.7%

Source: ONS Census

Overcrowded Households

Overcrowding has a negative impact on a range of health, childhood development and family relationship measures. A survey by Shelter of households living in overcrowded conditions found that⁸⁸:

- 77% of respondents felt that it harmed family relationships;
- 71% of families strongly agreed that overcrowding was a damaging influence on their children's education and development;
- 71% strongly agreed that overcrowding harmed the health of family members, with asthma the most commonly cited ailment, particularly among children;
- 86% said depression, anxiety or stress in the home were a result of cramped living conditions.

The English Housing Survey estimates that 3% of households in England are overcrowded in 2017/18, with rates much higher in rented properties: owner occupier (1.2%), social rented (7.8%) and private rented (5.7%). Overcrowding in the rented sectors has trended upwards since 2014/15, whereas it has fallen slightly in owner occupied households⁸⁹.

At the time of the 2011 Census there were 2,261 overcrowdedⁱⁱⁱ households in Solihull (952 owner occupied, 986 social rented, 323 private rented). Overcrowding was less common in Solihull (2.6% of households) than the England (4.6%) or West Midlands (4.5%) averages. Lower levels of overcrowding in Solihull were evident across all tenures⁹⁰.

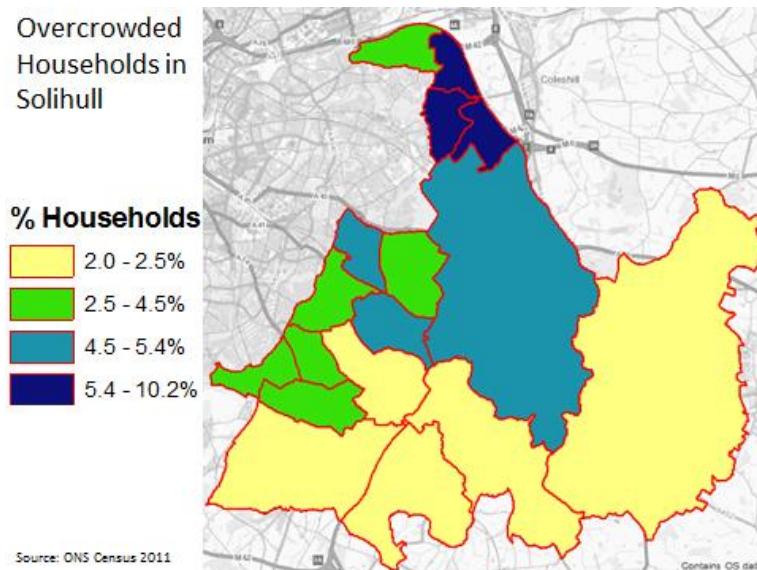
Percentage of Overcrowded Households			
	Solihull	England	West Midlands
All Tenures	2.6%	4.6%	4.5%
Owner Occupier	1.5%	2.3%	2.8%
Social rented	7.7%	8.9%	8.1%
Private rented	3.5%	8.8%	7.2%

Source: ONS Census 2011

ⁱⁱⁱ Overcrowding based on households with at least one bedroom less than they need.

Three quarters of Solihull households classified as overcrowded had dependent children (1,705 households). This included 636 lone parent households⁹¹.

Overcrowding in Solihull ranges from 2% to just over 10% of households. It is around 2 ½ times higher in the three North Solihull regeneration wards (9.7%) than in the rest of the borough (3.7%). This is consistent with findings from the English Housing Survey that show a strong link between overcrowded and lower income households⁹².



Homelessness Services in Solihull

SMBC has commissioned three services to deliver a homelessness service encompassing prevention, relief and support:

- Solihull Community Housing –Homelessness and Housing Options Service;
- St Basils - Solihull Youth Hub (16-25 without dependants), supported accommodation;
- Solihull Integrated Addiction Services (SIAS) - homelessness outreach service to engage with those who are, or are at risk of, rough sleeping.

Others contribute significantly through provision of information and advice, including:

- Solihull Connect, community hubs, Age UK and Citizens Advice (CASB) – advice services;
- Solihull Churches Action on Homelessness (SCAH) – various practical assistance;
- SMBC Income and Awards – provision of Discretionary Housing Payments and other assistance with housing costs and Service Level Agreement for the provision of direct Financial Inclusion Homeless Reduction Support to the Housing Options Team, including a co-located officer.

Solihull also benefits from a number of organisations which provide or manage accommodation which is available to homeless households temporarily or as settled accommodation:

- SCH – which manages the Council's housing stock which provides temporary accommodation to homeless persons as well as settled accommodation through the Solihull Home Options choice-based allocations system;
- St Basils – manages two supported housing schemes for singles aged up to 25 and Nightstop and also has joint working arrangements in place with a number of private registered providers to meet the needs of homeless young people;
- Solihull Integrated Addiction Services (SIAS) – finds single people over 25 accommodation in the private sector in Solihull or Birmingham;
- Bromford – manages accommodation for young families and floating support;
- Fry Accord – provides and manages accommodation for ex-offenders;
- Private landlords – who have leased accommodation to SCH which is used for temporary accommodation and who work with SCH through the Solihome private rented sector access scheme.

Information, Advice and Assistance

The three main providers work with the Council and others to ensure that information, advice and assistance is freely available to those who may need it. For those who may have housing issues and are not yet threatened with homelessness this covers:

- Publication of information, in print and online, which may help people whose housing problem may develop into a homelessness issue;
- Provision of information on a specific issue on request;

- Provision of P2P information on request;
- Advice to people on housing issues;
- Assistance with a housing problem which may lead to homelessness.

The support of other agencies is vital in seeking to provide this universal service, notably:

- The Income and Awards team at SMBC supports tenants through award of Discretionary Housing Payments (DHP) and the management of a Homelessness Prevention Fund, providing financial assistance to those who are homeless or threatened with homelessness;
- Age UK - Provides advice services in Solihull;
- Citizens Advice - has the local contract with DWP for providing advice on Universal Credit;
- Solihull Churches Action on Homelessness - SCAH have contributed to the wellbeing of homeless people in Solihull for 25 years and is continually looking for new ways in which it can assist the Council to meet needs. SCAH is responsive and flexible so can provide assistance at short notice.

Provision of Temporary Accommodation

The number of properties designated for temporary accommodation by SCH varies with demand. The current SCH Temporary Accommodation portfolio is detailed in the table below.

Temporary Accommodation Portfolio Sourced by Solihull Community Housing		
Accommodation Type	Number of Places	Notes
Self Contained Housing Association (HRA)	80	All flats
Ipswich House (HRA)	21	
Self Contained Private Sector Landlord (PSL)	28	20 flats, 8 houses
Grouped PSL	20	
Total	149	

Additional accommodation in Solihull is available to vulnerable people with particular support needs. These clients may not have formally applied as homeless or had a statutory decision but were nevertheless homeless, at risk and in need of support.

Supported Accommodation to Vulnerable Homeless People			
Provider	Customer Group	Scheme	Places
St Basils	Single People to age 25	Mildenhall House, Lode Lane	12
St Basils	Single People to age 25	Venture House, Kingshurst	9
St Basils	Single People to age 25	Yardley House, Yardley	5
St Basils	Single People to age 25	Supported Lodgings Nightstop	4
St Basils	Single People to age 25	Turnaround	12
Bromford	Young mothers/ families	Gelano Place Geraldine Court	16
Bromford	Single People (all ages inc young people)	Floating Support	38
Fry Accord	Single People Over 25/ Offenders	Dormer House	35
Total Supported Places Available to Vulnerable People in Solihull			131

The Impact of Homelessness

Health and Wellbeing

The negative impacts of homelessness and health and wellbeing are well established, with poor health and wellbeing both a cause and a consequence of homelessness.

However, most research on homelessness and health relates to street homelessness and hostel dwellers (the chronic homeless population). There is less evidence available on the effects of being vulnerably housed or temporarily homeless, although poor quality housing is an important determinant of health inequalities⁹³.

The Department of Health notes that the health needs of the chronic homeless population and the homeless population living in Temporary Accommodation provided by the Local Authority under the provisions of homelessness legislation are very different. This is because it can be argued that although their situation may lead to increased health problems, they are not considered to have substantially different health needs to that of the general population, neither do they experience the same difficulties in accessing healthcare as the chronic homeless population⁹⁴.

The table below shows the range of health risk factors that Public Health England identifies as being particularly prevalent in the chronic homeless population⁹⁵.

Health Risk Factors Affecting the Homeless Population	
Risk Factor	Condition
Short term conditions	Physical injury & wounds
	Dental
Life Style Factors	Drug dependence
	Smoking
	Alcohol abuse
	Poor nutrition
Infectious Diseases	Infections (Hep c, HIV)
	TB
	Inflammatory skin conditions
Mental Ill Health	Depression
	Psychotic disorder
	Dual Diagnosis
Long-Term Physical Conditions	Heart and circulation problems
	Physical trauma
	Respiratory illness

Source: Public Health England

A national health audit of homeless people across England expands on this link between poor health outcomes and the chronic homeless population⁹⁶:

- 73% of homeless people reported physical health problems. 41% said this was a long term problem (compared to just 28% of the general population);
- 80% of respondents reported some form of mental health issue, 45% had been diagnosed with a mental health issue (25% general population);

- 39% said they take drugs or are recovering from a drug problem, while 27% have or are recovering from an alcohol problem;
- 35% had been to A&E and 26% had been admitted to hospital over the past six months;
- 35% do not eat at least two meals a day;
- 77% smoke.

The extent of these health inequalities is highlighted by ONS experimental statistics on homeless deaths. In 2017 the mean age at death of homeless people was 44 years for men, 42 years for women compared to 76 years for men and 81 years for women in the general population⁹⁷.

The higher mortality rate among the homeless population is strongly linked to the proportion of the homeless population that die from preventable conditions as well as the proportion that are subject to complex health needs and tri-morbidity (the combination of physical ill health, mental ill health and drug or alcohol misuse)⁹⁸.

Health inequalities in the chronic homeless population are compounded by lower levels of engagement with primary health care services, with research by the NHS suggesting that that homeless people are 40 times less likely to be registered with a GP than the general population⁹⁹. This is supported by the national homeless health audit that finds¹⁰⁰:

- 15% of homeless respondents with physical health needs reported not receiving help;
- 17.5% of those with mental health issues and 16.7% with alcohol issues would like support but are not receiving it;
- 7% have been denied access to a dentist or GP.

The Department of Health identifies a range of barriers for homeless people in accessing primary healthcare services, including¹⁰¹:

- Inflexible appointment systems or the need for an address to register with a GP;
- Negative previous experiences of services including discrimination by health care professionals or organisations;
- Some homeless people will not seek assistance until their health is critical, as health needs are often surpassed by other, more immediate needs;
- Homeless people generally have poor engagement skills and chaotic lifestyles, making it difficult for them to book and keep appointments;
- A Lack of knowledge of entitlement to services among homeless people;
- Transport and other costs.

As a result of lower levels of engagement with primary healthcare homeless people are more likely than the general population to rely on acute services. For instance, evidence suggests that homeless people attend A&E six times as often as the housed population, are admitted four times as often and stay three times as long¹⁰².

The fact that homeless people use hospital services at a disproportionate rate to the general population has cost implications, with estimates suggesting that secondary healthcare for a homeless person costs more than three times that for someone in the general population¹⁰³.

Children and Young People

Research into the health impact of homelessness on adults is predominantly focused on those experiencing the most chronic forms of homelessness such as rough sleeping or those living in hostels. By contrast research into the impact on children and young people is more rounded, exploring the impact of living in all forms of temporary accommodation as well as in unsuitable or overcrowded conditions on both health and overall wellbeing.

A report by the Children's Commissioner estimates that official figures on homeless children are a significant under-estimate as they exclude sofa surfing families and children placed in temporary accommodation by Children's Services rather than Housing Services as they are regarded as having made themselves intentionally homeless.¹⁰⁴.

The Children's Commissioner report also highlights the fact that many homeless families with children have to stay in temporary accommodation for extended periods. In 2017 2 in 5 children in temporary accommodation had been there for at least 6 months and 1 in 20 had been there for at least a year. This is likely to have a negative impact on all homeless children, but particularly for those placed in unsuitable temporary accommodation such as Bed and Breakfasts or those relocated away from their original home.

Research by the Urban Institute highlights that for children the instability arising from family homelessness is like any other form of sudden or dramatic disruption in their life. As such it can have deep and lasting impacts on children's physical, emotional, and cognitive development. The research particularly highlights the impact that these changes can have on parents and their capacity to support their children. It notes that when parents lack choice or control over change, they may be less able to support their children in adapting to change. In this context parental stress multiplies the impact on children who are already feeling insecure and unsafe¹⁰⁵.

A range of reports note that experience of homelessness and poor housing can have a direct impact on the physical health of children. For instance:

- Experience of multiple housing problems increases children's risk of ill-health and disability by up to 25% during childhood and early adulthood¹⁰⁶;
- Lower immunisation rates and higher risk of infection & accidents¹⁰⁷;
- Overcrowding linked to increased risk of Meningitis, TB, respiratory problems and accidents¹⁰⁸;
- Young people are more at risk of exploitation & STIs¹⁰⁹.

Homelessness also has a profound effect on the emotional and mental health of children:

- Homeless children are three to four times more likely to have mental health problems than other children. Mental health issues such as anxiety and depression have also been linked to overcrowded and unfit housing¹¹⁰;
- Homeless children are more likely to have behavioural problems such as aggression, hyperactivity and impulsivity, factors that compromise academic achievement and relationships with peers and teachers¹¹¹;

- The behavioural problems associated with bad housing in childhood can manifest themselves in later offending behaviour. In one study, nearly half of young people who had offended had experienced homelessness¹¹²;
- Homeless young people have higher levels of self-reported mental health problems, self-harm, drug and alcohol use¹¹³.

Homelessness can have very specific impact on children's schooling. For instance:

- Teachers recognise that homelessness can have practical consequences on children at school, with temporary accommodation making it difficult to keep track of possessions and uniform or find a quiet place to do homework¹¹⁴;
- The emotional trauma of homelessness can be compounded when a child was forced to move outside the area, increasing the length of journey to and from school: exacerbating tiredness, lateness, anxiety, and undermining children's ability to maintain relationships with peers and teachers¹¹⁵;
- Homeless school children are vulnerable to feelings of self-consciousness, alienation and bullying, especially for those in areas of mixed levels of affluence and deprivation where they are liable to stand out to peers¹¹⁶;
- Negative impacts on schooling are particularly influential at critical points in a child's educational journey such as when a child is nearing exams, making it difficult for them to catch up irrespective of capability and potential¹¹⁷;
- Young people homeless are more likely to have been absent and/or excluded from school, and not be in education, employment or training (NEET)¹¹⁸.

Regardless of whether children are officially designated as homeless, bad housing can have an extremely negative impact on childhood development and life chances. This is particularly pertinent given the number of children that are placed in temporary accommodation that may not be fit for purpose and the duration of those temporary placements.

Research by the National Centre for Social Research found that children living in bad housing (defined as overcrowded accommodation, housing in a poor state of repair or inadequately heated housing) for 3 to 5 years rather than on a short-term basis were significantly more likely to face negative child outcomes relating to being healthy, staying safe, enjoying and achieving, making a positive contribution to society and achieving economic wellbeing¹¹⁹. For instance experience of persistent bad housing was found to be associated with long-standing illness and disability, experience of bullying, fear of crime, school absence, expulsions and suspensions, being in trouble with the police and financial and material disadvantage such as going on an annual family holiday and going without new clothes.

The Joseph Rowntree Foundation specifically address the issue of homelessness among young people aged 16-24 years and notes that the main 'trigger' for youth homelessness is relationship breakdown (usually with parents or step-parents). For many, this is a consequence of long-term conflict within the home, and often involves violence¹²⁰.

Young homeless people have much poorer health than other young people. Depression and other mental health problems are prevalent, as are substance misuse issues. A significant minority of young homeless people have multiple needs.

Homelessness compounds a number of the problems faced by young people. This is particularly evident with mental health problems and/or the onset of (or exacerbation of existing) substance misuse problems. There is particularly strong evidence that homelessness impedes young people's participation in employment, education or training.

Other impacts are more mixed. For some young people, social networks are fractured, but many gain support from new sources (particularly support workers). Homelessness can be associated with experiences of violence and/or involvement in 'risky behaviour', but may also lead to increased feelings of safety and an overall improvement in quality of life.

Employment

Finding and maintaining employment plays a key role in the prevention of homelessness, with unemployment can be both a cause and consequence of homelessness. From a practical point of view, regular work can increase income, benefit dependency and make housing more affordable, although homeless people in employment are more likely than most to work in low paid in seasonal jobs. Employment can also improve self-esteem, motivation and help tackle mental health problems and consequently help homeless people make friends and to feel part of the wider community¹²¹.

The latest official data shows that in 2018/19 more than half of all Solihull people deemed eligible for homelessness prevention or relief could be classified as workless (53%), with 36% registered unemployed, 12% not working due to long-term illness/disability and 5% not registered unemployed but seeking work. Nearly of third were in employment (16% full-time, 15% part-time)¹²².

The balance between those workless and those employed is similar in Solihull to the national and regional averages, although the official statistics indicate a lower proportion in employment than recent figures by Shelter that estimate that over half of homeless families in England are in work¹²³.

Employment Status of Households Owed a Prevention or Relief Duty 2018/19				
Employment Status	Solihull Households	% Households Owed Duty		
		Solihull	England	West Midlands
Full-time work	167	16%	14%	15%
Part-time work	163	15%	13%	13%
Registered unemployed	375	36%	25%	32%
Not working due to long-term illness / disability	131	12%	18%	15%
Not registered unemployed but seeking work	51	5%	5%	4%
Not seeking work / at home	70	7%	10%	9%
Retired	9	1%	3%	2%
Student / training	43	4%	2%	2%
Other	43	4%	5%	5%
All Households Owed a Duty	1,054			

Source: MHCLG

Employment rates among the chronic homeless population (rough sleepers or living in a hostel) are much lower. For instance, a survey by St Mungo's found that none of the female clients they surveyed none were in full-time work and just 3% were in part-time work¹²⁴.

Even for those homeless people who are able to get a job, employment is often insecure and temporary. For instance, a survey by Off the Streets and into Work of homeless people who had moved into employment found that for two thirds the period of employment lasted six months or less¹²⁵.

Low employment levels are not primarily caused by a lack of demand for work among homeless people. For instance:

- A Crisis survey of homeless people claiming an out of work benefit found that 88% wanted a job now (51%) or in the future (37%). Importantly, this included a high proportion of those who were not currently well enough to work and were claiming either Employment & Support Allowance or Incapacity Benefit¹²⁶.
- Other studies have found similar results:
 - In a survey of 300 homeless people (including rough sleepers, people in hostels and those in temporary accommodation), 77% said that they wanted to work at the time of the research, and 97% in the future¹²⁷;
 - A survey of homeless people in Glasgow found that just over two thirds of homeless people aspired to employment¹²⁸.

Even for those homeless people who are able to get a job, employment is often insecure and temporary. For instance, a survey by Off the Streets and into Work of homeless people who had moved into employment found that for two thirds the period of employment lasted six months or less.

Despite the desire of homeless people to enter into the labour market they face a number of significant barriers to both finding and maintaining a job. These include a mixture of the personal employability skills identified by the UK Commission for Employment & Skills¹²⁹ and structural barriers, often related to the operation of employment and welfare support services¹³⁰.

The personal barriers to getting and maintaining a job include:

- A lack of basic employability and interpersonal skills such as numeracy, literacy, communication and relationship building;
- Low levels of self-confidence, esteem and motivation;
- Low levels of formal qualifications. For instance:
 - Among homeless women St Mungo's found that 36.5% had no qualifications at all, 44% had GCSEs or O Levels and 15% had A Levels¹³¹;
- Limited employment experience, with either no previous work experience or significant gaps in employment history. For instance:
 - A survey by Crisis found that 10% of homeless out of work benefit claimants had never had regular employment and a further 60% had last worked more than 2 years

- ago (including 41% where the last regular employment was five years ago or more)¹³²;
- One survey found that among homeless families in temporary accommodation, the average time since employment was nearly five years¹³³.
 - Skills for finding work such as job-search skills and presentation of skills to employers, often exacerbated by a lack of access to the relevant IT;
 - The wider barriers to employment caused by poverty, for instance:
 - In one survey of homeless people two thirds of respondents said that they did not have enough money for appropriate work clothes or work related equipment¹³⁴;
 - Those in temporary accommodation may be living some distance from their original place of work and be unable to afford the additional transport costs¹³⁵
 - Specific personal circumstances such as health problems, disability, caring responsibilities and childcare.

The structural barriers to getting and maintaining a job include:

- The attitude of employers and employment agencies, which can often be prejudicial against homeless people;
- A Welfare system that doesn't properly incentivise employment and can often work to the disadvantage of homeless people. For instance:
 - One survey found that four out of ten homeless people attending Jobcentre Plus did not find the service helpful to their needs, with the a lack of acknowledgement of their unique personal circumstances¹³⁶.

In this context the implementation of employment benefit sanctions is a particular issue, with 2013 data showing 31% of homeless people on Jobseekers Allowance (JSA) had been sanctioned, compared to just 3% of typical claimants¹³⁷. This disparity reflects many of the complex personal problems that homeless people face as well as practical challenges such as receiving correspondence and attending Jobcentre Plus interviews.

Criminal Justice

Outcomes in Solihull relating to offending and re-offending are good. For instance:

- Solihull has one of the lowest rates of first time offending in the country, 24% lower than the England average. The first time offending rate in Solihull fell by 31% in the five years 2013 to 2017¹³⁸;
- 21% of Solihull offenders re-offend compared to the England average of 25%. Solihull is at the lower end of the spectrum in the West Midlands¹³⁹.

Crime can play a big part in the lives of homeless people, especially for those experiencing chronic homelessness, with the literature focusing on this section of the homeless population.

Homelessness can be a trigger for criminal activity, for instance:

- 62% of homelessness providers and support organisations surveyed by Homeless Link found that their clients were turning to crime to survive¹⁴⁰;

- Almost half (42%) of St Mungo's female clients have an offending history, and over a third (36%) have been to prison¹⁴¹;
- A fifth of homeless people have committed an imprisonable offence and a third have committed a minor crime such as shoplifting and were taken into custody for the night. However, committing an offence is often done with the express purpose of receiving a custodial sentence and resolving their housing problems¹⁴²;
- Rough sleeping is often associated with nuisance behaviour such as begging, street drinking and antisocial behaviour which can have a negative impact on local communities. Although voluntary organisations have voiced concerns over the use of antisocial behaviour powers to tackle rough sleeping as it is criminalising homelessness and leaving vulnerable people in an even more marginalised position¹⁴³:
 - Enforcement activity in one area simply displaces street activity to another geographical area, and can sometimes lead to the displacement of activity (e.g. from begging into acquisitive crime).

Homelessness is also strongly linked to reoffending, with prisoners more likely to be reconvicted after release if they have both accommodation and employment problems¹⁴⁴.

The Ministry of Justice has undertaken survey work looking at the link between offending and both homelessness and unstable housing¹⁴⁵. The research found a high proportion of newly sentenced prisoners were either homeless prior to their conviction or came from unstable housing situations. For instance:

- 15% of surveyed prisoners reported being homeless before custody;
- 44% reported being in their accommodation prior to custody for less than a year, including 28% for less than six months;
- 37% stated that they would need help finding a place to live when they were released. Of these, 84% reported needing a lot of help. There was a high correlation between those that need help finding accommodation and drug or alcohol problems.

The research also highlights the importance of stable accommodation on release and the link between homelessness and reoffending.

- 60% of prisoners believed that having a place to live was important in stopping them from reoffending in the future;
- Offenders who have accommodation arranged on release from prison are four times more likely to have employment, education or training arranged than those who do not have accommodation;
- More than three-quarters of prisoners (79%) who reported being homeless before custody were reconvicted in the first year after release, compared with less than half (47%) of those who did not report being homeless before custody.

It should be recognised that criminal and offending behaviour may be a symptom of homelessness as well as an underlying cause¹⁴⁶ and that homeless people with experience of the criminal justice system usually have other needs and vulnerabilities such as mental ill health or substance abuse problems¹⁴⁷.

People reporting as homeless are often the victim of criminal behaviour and violence specifically, with official statistics showing that 11% of homelessness acceptances across England in 2018/19 were either as a result of Domestic Violence (8.6%) or other violence or harassment (2%). The proportions are far higher in Solihull (16.9% and 6.3%)¹⁴⁸.

A report by the Scotland Violence Reduction Unit notes that there is limited research relating to those who have become homeless as a result of acts of violence they themselves have committed¹⁴⁹. The evidence that does exist shows that:

- Among this group the use of alcohol and drugs from a young age, chaotic lifestyles, poor health and below average educational attainment are all common themes;
- Housing assistance to this group is often limited and they are among the most likely to be rejected from homeless shelters due to safety concerns.

Homelessness increases the risks of being a victim of crime, particularly among those experiencing the most chronic forms of homelessness. A Crisis survey of rough sleepers found that 77% reported anti-social behaviour and/or crime against them in the past 12 months¹⁵⁰. The survey also shows:

- 30% of rough sleepers reported being deliberately hit or kicked or experiencing another form of violence in the past 12 months (women proportionally more);
- 6% of respondents had been sexually assaulted in the past 12 months;
- 45% said they had been intimidated, or threatened with violence or force;
- 56% said that they had been verbally abused or harassed.
- 51% reported having personal belongings stolen and 20% said that personal items were deliberately damaged or vandalised;
- 53% of these incidences of abuse and violence against rough sleepers went unreported to the police, due to the expectation that nothing would be done.

Young people homeless people are particularly at risk of exploitation, abuse and trafficking and involvement in gang and/or criminal activity¹⁵¹.

Recent research by the University of Kent highlights the extent to which young homeless people involved in violence are themselves often subject to abuse at home that makes being on the streets preferable to living at home. In this context, being in a gang and carrying weapons is often seen as a way of staying safe. Young people in this situation face considerable barriers to reform, particularly those who have been incarcerated who struggle to find a safe place to live on release and new social networks¹⁵².

Guidance by the Queen's Nursing Institute emphasises the extent to which various stages of the criminal justice system provide opportunities to address both the immediate and underlying causes of homelessness, such as mental ill health¹⁵³. For instance:

- Police custody healthcare provides a chance to identify an individual's wider social need and provide access to appropriate treatment, care, diversion and referral;
- Courts can act through liaison and diversion schemes and alternatives to custody such as probation;

- Prisons provide access to Primary Care and a range of specialist services such as those addressing mental health Services and substance misuse. Time spent in custody is often crucial in addressing acute and chronic needs.

However, the report also notes that too often Prisons are the only place where offender's healthcare and social needs are addressed. With the result that many homeless people become revolving door prisoners, who often commit petty crime to get into custody.

The Financial Costs of Homelessness

Alongside the damage homelessness can cause to an individuals health, well being and life chances a range of literature considers the financial cost of delivering services to homeless people, covering:

- Direct housing support to homeless people including temporary accommodation;
- Welfare support;
- The indirect use of other services such as health;
- Administrative costs under the new Housing Reduction Act.

Estimating the financial cost of homelessness at a national level is difficult as costs vary by the location, duration and nature of support provided by homelessness services¹⁵⁴. Those experiencing homelessness are not a homogenous group and neither is the type of support they need.

Preventing and quickly resolving homelessness is typically much less expensive than allowing it to be experienced for sustained periods or on a repeated basis. This is because when homelessness becomes prolonged, or is repeatedly experienced, there are often very marked deteriorations in an individuals health and well-being and a greater need for support from wider services¹⁵⁵.

Among those experiencing chronic homelessness use of NHS services, drug and alcohol services and mental health services are higher than the housed population as is contact with the criminal justice system¹⁵⁶. As well as higher levels of contact with wider services, use of these services by homeless people tends to be less efficient and more costly. For example, homeless people have low levels of engagement with primary care and above average use of acute services such as A&E attendance¹⁵⁷.

Analysis by the Scottish Government demonstrates the extent to which costs rise with both complexity and duration, estimating that homelessness cases can cost the public purse from £15,000 to £83,000¹⁵⁸.

Estimations of Homelessness Costs				
	Crisis Case Study 1	Crisis Case Study 2	SCSH Case Study 1	SCSH Case Study 2
Tenancy Breakdown Costs	n/a	£3,000	£6,141	£5,112
Temporary Accommodation Costs	£7,000	£21,000	£10,232	£5,038
Support Costs	£2,500	£4,500	£6,700	£2,600
Other Costs e.g. health & crime	£5,500	£54,500	N/A	N/A
Duration of homelessness	1 year	2 years	1 year	6 months
Total	£15,000	£83,000	£23,074	£12,750

Source: Scottish Government Guidance (Based on research by Crisis & Scottish Council for Single Homeless (SCSH))

There is a degree of consensus in the literature that the costs incurred by the public purse on preventing homelessness are less than those spent on supporting homeless people through direct housing services and indirectly with wider service support. Although as Crisis points out it is not always cheaper to prevent homelessness. They estimate that public spending on 65% of the homelessness cases they reviewed would have been less if homelessness had been successfully prevented, than if homelessness had lasted for one year¹⁵⁹.

Some studies argue that a fundamental review of spending at a national level would result in overall savings, with increased expenditure on affordable housing provision and a reversal in welfare benefit cuts offset by spending on those presenting as homeless. For instance, analysis by Capital Economics on behalf of Shelter argues that the economic benefits of building more affordable housing would outweigh the initial costs, through recouped Housing Benefit and increased tax revenue¹⁶⁰.

The National Audit Office states that Local Authority spending on direct homelessness services such as temporary accommodation has steadily increased since 2010 as caseloads have risen. However, it estimates that spending on overall housing services, including Supporting People funding has fallen by 21% in real terms over the same period¹⁶¹.

The National Audit Office findings relating to increases in expenditure on direct homelessness services were prior to the introduction of the Homelessness Reduction Act. A 2019 survey by the Local Government Association found that the recent changes required by the Homelessness Reduction Act have significantly impacted on Local Authority expenditure¹⁶²:

- 83% of the councils which responded to the LGA survey reported an increase in homelessness presentations since the Homelessness Reduction Act came into force;
- For most councils the number of people in both temporary and emergency accommodation has increased as a result of the Act;
- Almost one third (29%) do not think they had been sufficiently resourced to deliver their new duties, among other things this has lead to staffing shortfalls;
- Increased casework was cited as the main cause of unfunded costs. To some extent, this is due to increased presentations: for 24% of respondents, increased footfall was a significant driver;
- However, for almost all (97%) of respondents, changes in costs could be attributed to increased workload per applicant; for 67% this was a significant factor;
- Councils expressed concerns that they were dependent on New Burdens and other time-limited funding to deliver the requirements of the Act, and could not guarantee this funding would be available in the longer-term.

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